State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

# Filing at a Glance

Company: MVP Health Insurance Company

Product Name: VT LG HIC Existing Products 3Q/4Q 2015

State: VermontGMCB

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO

Filing Type: GMCB Rate
Date Submitted: 01/31/2015

SERFF Tr Num: MVPH-129877690 SERFF Status: Pending State Action

State Tr Num: State Status: Co Tr Num:

Implementation 07/01/2015

Date Requested:

Author(s): Kristen Marsh, Matt Lombardo, Eric Bachner

Reviewer(s): Thomas Crompton (primary), Kelly Macnee, David Dillon, Judith Henkin, Jacqueline Lee

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

# **General Information**

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Employer Overall Rate Impact:

Filing Status Changed: 02/16/2015

State Status Changed: Deemer Date:

Created By: Kristen Marsh Submitted By: Matt Lombardo

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

The proposed manual rates and addendum values included within this filing are for employer groups with 51+ employees in the state of Vermont with coverage dates beginning between July 1, 2015 and December 31, 2015.

# **Company and Contact**

## **Filing Contact Information**

Matt Lombardo, mlombardo@mvphealthcare.com

625 State Street 518-388-2483 [Phone]

Schenectady, NY 12305

## **Filing Company Information**

MVP Health Insurance Company CoCode: 11125 State of Domicile: New York 625 State Street Group Code: 1198 Company Type: Health

Schenectady, NY 12305 Group Name: Insurance

(518) 388-2469 ext. [Phone] FEIN Number: 14-1827918 State ID Number:

# **Filing Fees**

Fee Required? Yes
Fee Amount: \$150.00

Retaliatory? No

Fee Explanation:

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

# **Correspondence Summary**

# **Objection Letters and Response Letters**

Objection Letters

Status	Created By	Created On	Date Submitted
Pending	Jacqueline Lee	02/12/2015	02/12/2015

Response Letters
Responded By

Matt Lombardo

 Created On
 Date Submitted

 02/16/2015
 02/16/2015

**Filing Notes** 

Response

Timing Notes				
Subject	Note Type	Created By	Created On	Date Submitted
Request for Confidentiality - Response to Objection #1	Note To Reviewer	Matt Lombardo	02/16/2015	02/16/2015

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

# **Objection Letter**

Objection Letter Status Pending Response

Objection Letter Date 02/12/2015
Submitted Date 02/12/2015
Respond By Date 02/19/2015

Dear Matt Lombardo,

### Introduction:

Please see attached inquiry letter.

## Conclusion:

Sincerely, Jacqueline Lee

#### Dallas

Glenn A. Tobleman, F.S.A., F.C.A.S. S. Scott Gibson, F.S.A. Cabe W. Chadick, F.S.A. Michael A. Mayberry, F.S.A. David M. Dillon, F.S.A. Gregory S. Wilson, F.C.A.S. Steven D. Bryson, F.S.A. Bonnie S. Albritton, F.S.A. Brian D. Rankin, F.S.A. Wesley R. Campbell, F.C.A.S., F.S.A. Jacqueline B. Lee, F.S.A. Xiaoxiao (Lisa) Jiang, F.S.A. Brian C. Stentz, A.S.A. J. Finn Knox-Seith, A.S.A Jennifer M. Allen, A.S.A. Josh A. Hammerquist, A.S.A. Sujaritha Tansen, A.S.A. Sergei Mordovin, A.S.A. Johnathan L. O'Dell, A.S.A. Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)



**Kansas City** 

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
Leon L. Langlitz, F.S.A.
D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.
Christopher J. Merkel, F.S.A.
Kimberly S. Shores, F.S.A.
Michael A. Brown, F.S.A.
Thomas L. Handley, F.S.A. (Of Counsel)

London / Kansas City

Roger K. Annin, F.S.A. Timothy A. DeMars, F.S.A. Scott E. Morrow, F.S.A.

**Baltimore** 

David A. Palmer, C.F.E.

February 12, 2015

Matt Lombardo MVP Health Insurance Company 625 State Street Schenectady, NY 12305

Re: MVP Health Insurance Company

3Q/4Q 2015 Large Group HIC rate filing SERFF Tracking #: MVPH-129877690

Dear Mr. Lombardo:

We have been retained by the Green Mountain Care Board ("GMCB") to review the above referenced group product filing submitted on 1/31/2015. The following additional information is required for this filing. We request that your restate the original question in your response.

### **Rx Trend**

1. We note a steep increase in allowed pharmacy trends in this filing when compared to 1Q15/2Q15 filing:

Year	1Q/2Q15 filing	3Q/4Q15 filing
2014	6.5%	14.5%
2015	6.7%	16.9%

In the 1Q/2Q15 filing (SERFF #: MVPH-129662230), MVP had indicated that the PBM will be able to provide more robust customized trend projections with actual MVP claim utilization. Provide a detailed exhibit showing all adjustments made in deriving the assumed Rx trends in this filing.

a. If no such adjustments were made in this filing, comment on the appropriateness of using unadjusted vendor recommended Rx trends, given that the Rx trend by drug category clearly shows negative trends for generic and brand drugs.





b. In addition, if any adjustment to specialty trend was made to account for the impact of Sovaldi and other high cost specialty drugs based on MVP's own experience, please quantitatively detail the methodology in your response.

## **Rate Development**

- 2. Please update Exhibit 4a with current membership by product type and reconcile the average 3Q15/4Q15 annual rate increase in page 1 of the memorandum with Exhibit 4a.
- 3. In prior 1Q15/2Q15 filing, current membership (as opposed to experience period membership) in Non-HDHP/HDHP plans was used to derive a weighted average rate increase after separately deriving the required rate increase for Non-HDHP and HDHP blocks. The rate development in Exhibit 3a and Exhibit 3b use aggregate Non-HDHP/HDHP experience as opposed to individual experience of these blocks.
  - a. Please provide rationale on why the rate development methodology was changed in this filing.
  - b. Given that the wide variability in membership of these blocks historically, we assess that the proposed rate development methodology does not take into account recent enrollment experience. Please illustrate the required rate increase if these blocks were independently projected and the required rate increase was blended using recent (December 2014) experience as weights.
- 4. We note that the 2015 inpatient and outpatient hospital trends are higher than the trends assumed in the 1Q15 filing. Please provide quantitative support for the assumed inpatient/out-patient hospital trends by illustrating the Green Mountain Care Board's approved 2015 hospital budget increases weighted by MVP's utilization by facility.
- 5. Please update the CLA table in page 5 of the VT Experience Rate Addendum to show CLA rates for family contracts as well.

Please be aware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than February 19, 2015.





We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

Rita Tansen A.S.A., M.A.A.A.

Sujaritta Tarser

Consulting Actuary Lewis & Ellis, Inc. rtansen@lewisellis.com (972)850-0850





SERFF Tracking #: MVPH-129877690 State Tracking #: Company Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

# **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 02/16/2015 Submitted Date 02/16/2015

Dear Thomas Crompton,

Introduction:

## Response 1

### Comments:

Please see the attached response to L&E Objection #1 as well as a revised LG Addendum which includes a revision to the NYS Covered Lives Assessment.

## Changed Items:

<b>Supporting Document Schedule</b>	Supporting Document Schedule Item Changes					
Satisfied - Item:	Actuarial Memorandum					
Comments:						
Attachment(s):	3Q 2015 ACT MEMO HIC Large Group.pdf Appendices A-C.pdf Rolling 12 Medical and Rx Data - LG HIC.pdf Rolling 12 Medical and Rx Data - LG HIC.xlsx VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.pdf VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.xlsx VT Experience Rated Addendum - 3Q 2015 v2 Family CLA Updated.pdf					
Previous Version						
Satisfied - Item:	Actuarial Memorandum					
Comments:						
Attachment(s):	3Q 2015 ACT MEMO HIC Large Group.pdf Appendices A-C.pdf Rolling 12 Medical and Rx Data - LG HIC.pdf Rolling 12 Medical and Rx Data - LG HIC.xlsx VT Experience Rated Addendum - 3Q 2015.pdf VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.pdf VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.xlsx					

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Response to Objection #1.pdf

Response to Objection #1 - LG HIC Redacted for SERFF.pdf

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

Supporting Document S	chedule Item Changes
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	3Q 2015 ACT MEMO HIC Large Group.pdf Appendices A-C.pdf Rolling 12 Medical and Rx Data - LG HIC.pdf Rolling 12 Medical and Rx Data - LG HIC.xlsx VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.pdf VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.xlsx VT Experience Rated Addendum - 3Q 2015 v2 Family CLA Updated.pdf
Previous Version	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	3Q 2015 ACT MEMO HIC Large Group.pdf Appendices A-C.pdf Rolling 12 Medical and Rx Data - LG HIC.pdf Rolling 12 Medical and Rx Data - LG HIC.xlsx VT Experience Rated Addendum - 3Q 2015.pdf VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.pdf VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.xlsx
Satisfied - Item:	Response to Objection #1

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Comments:

Attachment(s):

Matt Lombardo

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

## **Note To Reviewer**

Created By:

Matt Lombardo on 02/16/2015 08:13 AM

**Last Edited By:** 

Matt Lombardo

**Submitted On:** 

02/16/2015 08:13 AM

Subject:

Request for Confidentiality - Response to Objection #1

### **Comments:**

Pursuant to 1 V.S.A. § 317 (c)(9), MVP requests that the designated portions of our Objection Letter response, dated February 12, 2015, remain confidential and not subject to disclosure under Vermont's public records law. The disclosure of this information, which is partly based upon and/or derived from MVP's contractual agreements with providers and facilities would put our organization at a competitive disadvantage. In part, the information reflects reimbursement rates that were the subject of MVP's negotiation with an entity that also negotiates with MVP competitors. The public disclosure of this information will undermine MVP's private negotiations, advantage our competitors, and potentially result in increased premiums for Vermonters.

Regards,

Matt Lombardo

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

# Post Submission Update Request Processed On 02/02/2015

Status: Allowed

Created By: Matt Lombardo
Processed By: Thomas Crompton

Comments: Post submission update allowed for the company to correct the

number of lives.

## **Company Rate Information:**

Company Name: MVP Health Insurance Company

Field Name	Requested Change	Prior Value	
Product: Preferred Suite EPO	UPDATED		
Number of Covered Lives	105	1	
Product: Preferred Suite HD EPO	UPDATED		
Number of Covered Lives	432	1	
Product: Preferred Suite HD PPO	UPDATED		
Number of Covered Lives	89	1	
Product: Preferred Suite PPO	UPDATED		
Number of Covered Lives	2	1	

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

# **Rate Information**

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.800%

Effective Date of Last Rate Revision: 07/01/2014

Filing Method of Last Filing: SERFF

# **Company Rate Information**

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Premium for	Maximum % Change (where req'd)	Minimum % Change (where req'd):
MVP Health Insurance Company	Increase	8.500%	8.500%	\$2,459,292	6	\$28,932,853	32.900%	0.800%

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

Product Name: VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

## **Rate Review Detail**

**COMPANY:** 

Company Name: MVP Health Insurance Company

HHS Issuer Id: 92802

## **PRODUCTS:**

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered
			Lives
Preferred Suite EPO	92802VT004	92802VT004000	105
Preferred Suite HD EPO	92802VT006	92802VT006000	432
Preferred Suite HD PPO	92802VT007	92802VT007000	89
Preferred Suite PPO	92802VT005	92802VT005000	2

Trend Factors:

FORMS:

New Policy Forms: Affected Forms:

Other Affected Forms: VT EPO COC, VT HDEPO COC

**REQUESTED RATE CHANGE INFORMATION:** 

Change Period: Annual
Member Months: 83,679
Benefit Change: None

Percent Change Requested: Min: 0.8 Max: 32.9 Avg: 8.5

PRIOR RATE:

Total Earned Premium: 28,932,853.00 Total Incurred Claims: 22,972,685.00

Annual \$: Min: 320.13 Max: 490.26 Avg: 412.08

**REQUESTED RATE:** 

Projected Earned Premium: 31,392,145.00 Projected Incurred Claims: 24,925,363.00

Annual \$: Min: 333.21 Max: 555.47 Avg: 447.10

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

# **Supporting Document Schedules**

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	3Q 2015 ACT MEMO HIC Large Group.pdf Appendices A-C.pdf Rolling 12 Medical and Rx Data - LG HIC.pdf Rolling 12 Medical and Rx Data - LG HIC.xlsx VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.pdf VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.xlsx VT Experience Rated Addendum - 3Q 2015 v2 Family CLA Updated.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Civil Union Rating Requirements
Comments:	MVP's forms comply with 8 V.S.A. § 4724.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Consumer Disclosure Form
Comments:	
Attachment(s):	Consumer Disclosure Form about Rate Increases - LG HIC.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Filing Compliance Certification
Comments:	Please see attached.
Attachment(s):	Certification of Compliance - VT.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	MVPH-129877690	State Tracking #:		Company Tracking #:	
State: TOl/Sub-TOI:	VermontGMCB	alth - Major Medical/H16G.002	Filing Company:	MVP Health Insurance Company	
Product Name:		ing Products 3Q/4Q 2015	in Lange Greap Gray G		
Project Name/Number:	/				
Bypassed - Item:	Т	nird Party Filing Authoriz	zation		
Bypass Reason:	N	/A			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:	U	nified Rate Review Tem	nplate		
Bypass Reason:	N	/A			
Attachment(s):					
Item Status:					
Status Date:					
Satisfied - Item:	R	esponse to Objection #	1		
Comments:					
Attachment(s):	R R	esponse to Objection # <sup>*</sup> esponse to Objection # <sup>*</sup>	1.pdf 1 - LG HIC Redacted for SERFF.pdf		
Item Status:					

**Status Date:** 

SERFF Tracking #: MVPH-129877690 State Tracking #: Company Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number:

Attachment Rolling 12 Medical and Rx Data - LG HIC.xlsx is not a PDF document and cannot be reproduced here.

Attachment VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.xlsx is not a PDF document and cannot be reproduced here.



## **ACTUARIAL MEMORANDUM**

3Q and 4Q 2015 Large Group AR42 Manual Rate and Factor Filing

## **Purpose and Scope of Filing**

The purpose of this filing is to demonstrate the development of manual rates in support of MVP Health Insurance Company's Large Group AR42 product portfolio and seek approval of the manual rates and factors used to develop group specific premium rates. The premium rates included in this filing are for group effective dates between 7/1/2015 and 12/31/2015. The rates are effective for 12 months. This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

As of December 2014, there were 6,115 members enrolled in plans impacted by this rate filing. Of those 6,115 members, 99 members have 3Q contract effective dates and 529 have 4Q contract effective dates. Please see below for a summary of historical quarterly manual rate changes and the resulting annual manual rate changes for 3Q and 4Q 2015.

Deriva	Derivation of Annual Rate Increases Based on Quarterly Rate Changes						
	40 14 /	10 11 /	20 11  /	20 45 /	40 '15 /	3Q '15	4Q '15
	4Q '14 /	1Q '15 /	2Q '15 /	3Q '15 /	4Q '15 /	Annual	Annual
	3Q '14	4Q '14	1Q '15	2Q '15	3Q '15	Increase	Increase
HDHP	1.4%	-7.2%	1.5%	7.9%	1.8%	3.1%	3.5%
Non-HDHP Medical	1.3%	7.8%	1.5%	7.9%	1.8%	19.6%	20.2%
Rx Riders	1.2%	-4.7%	1.9%	7.9%	1.8%	6.1%	6.6%
		Med + Rx	Annual Inc	rease for No	on-HDHPs	17.5%	18.0%
Average Ra	te Change fo	or LG HIC Blo	ock Based c	n Dec-14 E	nrollment	8.2%	8.6%

### **Experience Period Claims**

Large group AR42 claims incurred between September 2013 and August 2014, paid through November 2014 was the basis of MVP's rate analysis. Fee-for-service (FFS) medical and pharmacy claims were projected to the 3Q 2015 rating period by applying 22 months of trend to the experience period data. The capitation and non-FFS costs included in the rate development represent MVP's best estimate of these costs during the rating period.

## **Pooling Charge**

To account for volatility in high cost claims, claims in excess of \$100,000 are being removed from the claim projection and being replaced by a pooling charge. The pooling charge of 7.4% is equal to the \$100,000 pooling charge included in MVP's LG Addendum which is included with this SERFF submission. For a summary of the high cost claim ratio in recent time periods, please refer to the attached file, "Rolling 12 Medical and Rx Data - LG HIC".

### **Development of Base Premium Rates**

Exhibit 3a demonstrates the development of the proposed 3<sup>rd</sup> quarter rate action. Claims adjusted with the pooling charge described above are projected to the rating period. Non-FFS claim expenses, capitation expenses, and an adjustment for the Mental Health and Substance Abuse mandate requiring outpatient and office based claims to be charged the PCP copay are added to the claim projection. Please see the table below for a summary of non-FFS and capitation expenses reflected in MVP's rate development for this filing.

Summary of Capitations and Non-FRDM Claim Expenses					
Other Medical Expense not in warehouse	\$2.67				
ASH Cap	\$0.27				
Healthways	\$1.66				
Net Reinsurance Expense	\$0.21				
Medical Home and PCP Incentive	\$3.81				
Total	\$8.61				

The expected non-FFS medical expenses added to the claim projection reflect costs associated with net reinsurance expense, Wellstyle Rewards program administrative expense, PCP incentive payments and Medical Home, Healthways capitation expense, and other miscellaneous MVP claim expenses not included in the historical experience period data such as manual checks, FFS write offs and Massachusetts surcharges.

Experience period Rx claims are then projected to the rating period. Rx claims are adjusted for the impact of Bill H559 which is not fully reflected in the experience period data and rebates are removed from the projected claim cost. Bill H559 was effective beginning with October 2012 renewals. Included in this regulation is a new out of pocket maximum for prescription drug expenses.

All of the claim adjustments attributable to Bill H559 were not being processed within MVP's claim system during the experience period for this rate filing. Therefore, an adjustment to the experience period claims was needed. To quantify the impact of this mandate, MVP analyzed member level drug claims over the experience period. MVP captured amounts paid by members in excess of the Rx OOP maximum which will be in effect for 3Q 2015, or \$1,300. The sum of these amounts was trended to the projection period to quantify the impact of this mandate on drug claim expenses in 2015.

The basis of MVP's Rx rebate assumptions is Rx rebates as a % of Rx claim expense over the experience period. This amount was multiplied by MVP's projected gross Rx claim cost to derive a PMPM Rx rebate projection. Please see the table below for a summary of the Rx Rebates received for this block over the experience period.

Rx Rebates Over Experience Period – LG AR42							
	HDHP	Non-HDHP	Total				
Experience Period Rx Expense PMPM	\$30.84	\$52.31	\$39.53				
Experience Period Rx Rebates PMPM	(\$7.89)	(\$4.92)	(\$6.69)				
Rx Rebate %	-25.6%	-9.4%	-16.9%				

Finally, adjustments are made to the projected net claims cost to account for the New York State HCRA surcharge, average age/gender factor, average industry factor, and the impact of membership changes over the experience period.

The New York HCRA Surcharge included in the claim projection is based only on claims paid for services performed by New York hospitals. The New York HCRA load equals 0.25% and is based on historical HCRA fees incurred by Vermont members.

The age/gender and industry normalization factors were computed using MVP's census of subscribers over the experience period along with the age/gender and industry factors included in MVP's Addendum filing for this SERFF submission. MVP is not proposing changes to these factors for 3Q 2015.

The revenue for this block is adjusted to reflect the age/gender profile and industry of the group's purchasing coverage. Because MVP is deriving its proposed rate increase from the 2Q 2015 manual rates which reflect an age/gender and industry factor equal to 1.00, claim costs must be adjusted to be on a 1.00 basis as well. Over the experience period, the average age/gender factor was 1.042 while the average industry factor was 1.005. To neutralize the impact of these factors on the required rate change, MVP is multiplying the 3Q 2015 claim projection times the reciprocal of these factors.

MVP is also making an adjustment to the claim projection for the impact of membership not representing a full 12-month contract over the experience period. Because deductibles are present in most these products, paid claims are suppressed in the early months of a member's contract and are higher than average in later contract months. Therefore if the experience period membership is not evenly distributed by contract month, an adjustment to the claim costs should be made to reflect the expected claim costs for a 12-month contract period.

To determine the adjustment factor for the experience period claims cost, MVP used deductible suppression factors which were developed by analyzing commercial claims for members with 12 months of medical and Rx benefit coverage. MVP assumed that allowed claims were uniformly distributed by month and determined the expected paid claim cost for a given month relative to the average paid amount for 12 months. Factors were developed for a number of different deductible levels, and the factors that aligned most closely with the average deductible of members enrolled over the experience period were chosen. The average deductible for the HDHP block over the experience period was \$3,269 while the average deductible for the EPO/PPO block was \$2,104.

Please see the tables below which contain experience period enrollment for the HDHP and EPO/PPO blocks by contract month as well as the deductible suppression factors which were used to arrive at the blended adjustment factor shown in Exhibit 3a:

<u>-</u>		Month of Deductible for HDHP Cohort											
<u>-</u>	1	2	3	4	5	6	7	8	9	10	11	12	Total
MMs by Month of Deductible	4,353	4,353	4,340	4,313	4,319	4,253	4,260	4,273	3,709	3,723	3,639	4,253	49,788
% of MMs by Month of Deductible	8.7%	8.7%	8.7%	8.7%	8.7%	8.5%	8.6%	8.6%	7.4%	7.5%	7.3%	8.5%	100.0%
<b>Deductible Suppression Factor</b>	0.27	0.60	0.78	0.91	1.00	1.08	1.13	1.18	1.22	1.25	1.28	1.31	
Avg Ded Suppression Factor	0.989	= Member	weighted	average de	ductible su	ppression f	actor						
Exp Period Adjustment Factor	1.011	= 1 / Avg L	Ded suppre	ssion facto	r								

<u>-</u>		Month of Deductible for Non-HDHP Cohort											
<u>-</u>	1	2	3	4	5	6	7	8	9	10	11	12	Total
MMs by Month of Deductible	2,186	2,216	2,406	2,389	2,316	2,339	2,382	2,353	3,815	3,835	3,890	3,764	33,891
% of MMs by Month of Deductible	6.5%	6.5%	7.1%	7.0%	6.8%	6.9%	7.0%	6.9%	11.3%	11.3%	11.5%	11.1%	100.0%
Deductible Suppression Factor	0.38	0.72	0.88	0.97	1.03	1.07	1.11	1.13	1.15	1.17	1.19	1.20	
Avg Ded Suppression Factor	1.035	= Membe	r weighted	l average a	leductible s	suppression	factor						
Exp Period Adjustment Factor	0.966	= 1 / Avg	Ded suppr	ession fact	or								

To arrive at the required rate change for 3Q 2015, the normalized net claim projection is compared to the 2Q 2015 manual rate that would be collected for the experience period enrollment to indicate the suggested quarterly rate change.

MVP has also developed 4Q 2015 premium rates for this rate filing. Please see Exhibit 3b which is identical to Exhibit 3a except for the fact that one more quarter of trend has been applied to the experience period claims. The required quarterly rate change for 4Q 2015 is calculated by comparing the required rate change for 4Q 2015 to the required rate change for 3Q 2015.

#### **Medical Trend Factors**

The development of annual medical paid claim trend factors for 3Q 2015 is illustrated in Exhibits 2a. Consistent with recently submitted filings, MVP is applying 0% utilization trend to its data. Regression analysis has been performed on MVP's utilization data in the past, and it was concluded that the predictive ability of the historical utilization trends was weak and not reliable. The assumed unit cost trends reflect known and assumed price increases from MVP's provider network.

In addition to the medical cost inflation rate assumed from the historical experience period to the rating period, an adjustment is needed to reflect the impact of cost share leveraging on the carrier's share of the medical cost. Leveraging is a result of the fixed nature of deductibles and copays in health benefit plans. When there are fixed member deductibles and copays, the carrier bears a greater portion of the cost of medical inflation. Therefore, an additional factor adjustment is made to the trend assumption to capture this cost.

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat.

Also included in this filing is a paid trend development exhibit for 4Q 2015. Please see Exhibit 2e which is identical to Exhibit 2a except there is one more quarter of trend reflected in the calculation.

### **Rx Trend Factors**

Annual Rx trend factors split by generic, brand and specialty drugs are illustrated in Exhibit 2a. These trend factors were supplied by MVP's pharmacy benefit manager (PBM) and reflect their best estimate of expected changes to pharmacy costs and drug utilization. Supporting documentation illustrating how the Rx trends shown on Exhibit 2a were converted to paid trends for 3Q 2015 can be found in Exhibits 2b-2d.

MVP received an updated trend forecast since the 1Q 2015 filing was submitted which has resulted in a higher annual Rx trend. The trend forecast provided by MVP's PBM accounts for drugs coming off patent, changes in average wholesale price, new drugs being released to the market, and price competitiveness amongst generic and brand drug manufacturers. Because the Rx market is constantly changing and the items listed above are not reflected in historical trends, MVP does not feel that historical Rx trends have any relevance for projecting future increases in Rx costs. The recent and continued explosion of high cost specialty drugs is causing significant increases in expected Rx costs.

Please see the attached file, "Rolling 12 Medical and Rx Data - LG HIC" which contains a rolling 12 month summary of total Rx claim costs as well as Rx data broken out by Generic, Brand, and Specialty. This block's Rx trends have been steadily increasing throughout 2014 and are being driven by Specialty drugs.

Also included in this filing is a paid trend development exhibit for 4Q 2015. Please see Exhibits 2f-2h which is identical to Exhibits 2b-2d except there is one more quarter of 2016 trend reflected in the calculation.

### Retention Expenses

Retention expenses are outlined in the attached Addendum. Changes have been made to the following retention items:

- NYS Covered Lives Assessment: New York State has finalized its covered lives assessment values for 2015, and MVP has updated the addendum to reflect these values.
- Federal Temporary Reinsurance Pool Fee (2016): This fee has been revised to \$2.25 PMPM per the Proposed 2016 Notice of Benefit and Payment Parameters. More details on this tax can be found below.

The administrative expense for this block is 9.5%. Please see the table below for a summary of MVP's administrative expenses from 2010 – 2013 for Large Group business in Vermont:

## Administrative Expense Summary - Data Taken from Supplemental Health Care Exhibit

		VT Large Group - Af	R42 & AR44	
	Member Months	Premium PMPM	Admin PMPM	Expense Ratio
2010	222,832	\$343.13	\$38.74	11.3%
2011	182,773	\$326.54	\$36.06	11.0%
2012	136,049	\$335.21	\$33.62	10.0%
2013	118,563	\$363.04	\$39.18	10.8%

Admin PMPM reflects the following lines from Part I of the SHCE: 6.6, 8.3, 10.1, and 10.4

The following taxes/assessments are included in the attached Addendum:

### Temporary Individual Reinsurance Pool

Carriers are being assessed a fee to fund the Temporary Reinsurance Pool which supports the individual reinsurance program both in and out of the exchange from 2014 through 2016. For 2015, the fee is \$3.67 PMPM, and the proposed fee for 2016 is \$2.25 PMPM per the Notice of Benefit and Payment Parameters.

#### ACA Insurer Tax

Beginning in 2014, carriers will be taxed based on earned premium. Based on estimates from consultants, this tax will be approximately 2.0% for 2015 dates of service.

#### VT Paid Claim Tax

The State of Vermont charges a 0.999% tax on paid claims.

### Comparative Effectiveness Research Fee

A prescribed Federal fee equal to \$0.17 PMPM to fund the Federal Research Fund.

#### VT Vaccine Pilot

This is a Vermont state assessment based on plan premiums which is used to fund immunizations provided by the state.

## **Loss Ratio Information**

The traditional target loss ratio (claims cost / premium) for the rates proposed in this rate filing is 79.4%. After making adjustments for taxes/assessments and expenses associated with quality improvements, the Federal target loss ratio for the rates proposed in this filing is 85.8%. Please see the table below for more detail:

Target Loss Ratio for LG	AR42 in 3Q 2015
	Large Group AR42
A) Claims Expense	\$348.31
B) Taxes/Assessments	\$26.79
C) Quality Improvement	\$5.27
D) Premium	\$438.75
E) Traditional Loss Ratio	79.4%
= A) / D)	
F) Federal Loss Ratio = [A) + C)] / [D) - B)]	85.8%

Over the experience period of September 2013 – August 2014, the actual loss ratio for these products is 89.7%. MVP does not anticipate having to rebate customers for its Large Group AR42 VT block in 2014. For January – October 2014 dates of service, the traditional loss ratio for this block of business is 90.6%. After making adjustments for taxes/assessments and expenses associated with quality improvements, the Federal loss ratio used to determine if this block is in a rebating situation for 2014 is 98.5%.

#### **Supplemental Exhibits**

Also included with this filing is a historical claim and membership summary for the past 36 months grouped into rolling 12 month periods. Incurred claims from September 2011 – August 2014 completed through November 30, 2014 are reflected in the data.

#### **Retired Products**

No products are being retired at this time.

# **Actuarial Certification**

I, Matthew Lombardo, am a Member of the American Academy of Actuaries. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are not excessive, inadequate, nor unfairly discriminatory. This rate filing conforms to the applicable Standards of Practice as promulgated by the Actuarial Standards Board.

Matthew Lombardo, FSA, MAAA

Actuarial Manager, Commercial Pricing

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MVP Health Care, Inc.

01/30/2015

Date

SKC         SC Description         SIC Fr.           111         Wheet         0.09           115         Rice         0.99           116         Sopeans         0.00           119         Cash Grans, NEC         0.00           131         Cotton         0.00           132         Tobacco         0.90           133         Sugarcane and Sugar Beets         0.00           134         Irish Protations         0.90           137         Frield Crops, Except Cash Grains, NEC         0.90           139         Field Crops, Except Cash Grains, NEC         0.90           171         Beerry Crops         0.90           172         Grapps         0.90           173         Tree Nuts         0.90           174         Grapps         0.90           175         Decidatous Tree Furits         0.90           176         Decidatous Tree Furits         0.90           177         Tree Nuts         0.90           178         Decidatous Tree Furits         0.90           179         Prints and Tree Nuts, NEC         0.90           180         Cramental Floriculture and Nursery Products         0.90			
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212         Beef Cattle, Except Feedlots         0.95           213         Hogs         0.95           214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           271         Horses and Other Equines         0.95           272         Animal Aquaculture         0.95           273         Animal Aquaculture         0.95           274         Horses and Other Equines         0.95           275         Animal Specialities, NEC         0.95           276         General Farms, Primarily Livestock and Animal Specialties         1.00           271         Soil Preparation Services         0.95           272         Crop Harvesting, Primarily by Machine         0.95           272         Crop Preparat			
213         Hogs         0.95           214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry Hatcheries         0.95           259         Poultry Hatcheries         0.95           259         Poultry Hatcheries         0.95           271         Fur-Bearing Animals and Rabbits         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Horses and Other Equines         0.95           275         Animal Aquaculture         0.95           276         Horses and Other Equines         0.95           277         Animal Specialties, NEC         0.95           278         Crop Planting, Cuttivating, and Protecting         0.95			
214         Sheep and Goats         0.95           219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broller, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Horses and Other Equines         0.95           275         Animal Specialities, NEC         0.95           276         Animal Specialities, NEC         0.95           277         Animal Specialities, NEC         0.95           271         General Farms, Primarily Livestock and Animal Specialities         1.00           271         Crop Paration, Services         0.95           272         Crop Harvesting, Primarily Livestock and Animal Specialities         0.95           272         Crop Preparation Services For Market, except Cotton Ginning			
219         General Livestock, Except Dairy and Poultry         1.00           241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           274         Horses and Other Equines         0.95           275         Horses and Other Equines         0.95           276         Horses and Other Equines         0.95           277         Animal Specialities, NEC         0.95           278         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialities         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           722         Crop Harvesting, Primarily by Machine         0.95      <			
241         Dairy Farms         1.00           251         Broiler, Fryers, and Roaster Chickens         0.95           252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           279         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialties         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           722         Crop Harvesting, Primarily by Machine         0.95           723         Crop Preparation Services For Market, except Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Octon Ginning         0.95           724         Veterinary Services For Livestock         0.95           725         Veterinary Services for Animal Specialties         0.95		· ·	
251       Broiler, Fryers, and Roaster Chickens       0.95         252       Chicken Eggs       0.95         253       Turkey and Turkey Eggs       0.95         254       Poultry Hatcheries       0.95         259       Poultry and Eggs, NEC       0.95         271       Fur-Bearing Animals and Rabbits       0.95         272       Horses and Other Equines       0.95         273       Animal Aquaculture       0.95         279       Animal Specialities, NEC       0.95         291       General Farms, Primarily Livestock and Animal Specialities       1.00         711       Soil Preparation Services       0.95         721       Crop Planting, Cultivating, and Protecting       0.95         722       Crop Harvesting, Primarily by Machine       0.95         723       Crop Preparation Services For Market, except Cotton Ginning       0.95         724       Cotton Ginning       0.95         724       Veterinary Services For Livestock       0.95         725       Veterinary Services For Livestock       0.95         726       Veterinary Services for Animal Specialties       0.95         727       Livestock Services, Except Veterinary       0.95         728       Ini			
252         Chicken Eggs         0.95           253         Turkey and Turkey Eggs         0.95           254         Poultry Hatcheries         0.95           259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           279         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialities         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           722         Crop Harvesting, Primarily by Machine         0.95           723         Crop Preparation Services For Market, except Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Veterinary Services For Livestock         0.95           741         Veterinary Services For Animal Specialities         0.95           751         Livestock Services, Except Veterinary         0.95           752         Animal Speciality Services, Except Veterinary         0.95           761 <td< td=""><td></td><td></td><td></td></td<>			
Turkey and Turkey Eggs  Poultry Hatcheries  O.95  Poultry and Eggs, NEC  O.95  Poultry and Eggs, NEC  O.95  Tur-Bearing Animals and Rabbits  O.95  Tur-Bearing Animals and Rabbits  O.95  Poultry and Eggs, NEC  O.95  Tur-Bearing Animals and Rabbits  O.95  Tur-Bearing Animals and Rabbits  O.95  Tur-Bearing Animals and Rabbits  O.95  Tur-Bearing Animals Aquaculture  O.95  Animal Specialities, NEC  O.95  Poultry Edition Services  O.95  Tur-Bearing Animal Specialities, NEC  O.95  Tur-Bearing Animal Specialities, NEC  O.95  Tur-Bearing Primarily Livestock and Animal Specialities  O.95  Tur-Bearing Primarily by Machine  O.95  Tur-Bearing Primaril		•	
254 Poultry Hatcheries			
259         Poultry and Eggs, NEC         0.95           271         Fur-Bearing Animals and Rabbits         0.95           272         Horses and Other Equines         0.95           273         Animal Aquaculture         0.95           279         Animal Specialities, NEC         0.95           291         General Farms, Primarily Livestock and Animal Specialties         1.00           711         Soil Preparation Services         0.95           721         Crop Planting, Cultivating, and Protecting         0.95           721         Crop Harvesting, Primarily by Machine         0.95           722         Crop Harvesting, Primarily by Machine         0.95           723         Crop Preparation Services For Market, except Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Cotton Ginning         0.95           724         Veterinary Services For Livestock         0.95           741         Veterinary Services for Animal Specialties         0.95           751         Livestock Services, Except Veterinary         1.00           752         Animal Specialty Services, Except Veterinary         0.95           761         Farm Labor Contractors and Crew Leaders         0.95 <t< td=""><td></td><td></td><td></td></t<>			
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723Crop Preparation Services For Market, except Cotton Ginning0.95724Cotton Ginning0.95741Veterinary Services For Livestock0.95742Veterinary Services for Animal Specialties0.95751Livestock Services, Except Veterinary1.00752Animal Specialty Services, Except Veterinary0.95761Farm Labor Contractors and Crew Leaders0.95762Farm Management Services0.95781Landscape Counseling and Planning0.90782Lawn and Garden Services1.10783Ornamental Shrub and Tree Services1.10811Timber Tracts0.90831Forest Nurseries and Gathering of Forest Products0.90851Forestry Services0.95912Finfish1.05			
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741Veterinary Services For Livestock0.95742Veterinary Services for Animal Specialties0.95751Livestock Services, Except Veterinary1.00752Animal Specialty Services, Except Veterinary0.95761Farm Labor Contractors and Crew Leaders0.95762Farm Management Services0.95781Landscape Counseling and Planning0.90782Lawn and Garden Services1.1083Ornamental Shrub and Tree Services1.10811Timber Tracts0.90831Forest Nurseries and Gathering of Forest Products0.90851Forestry Services0.95912Finfish1.05	723	Crop Preparation Services For Market, except Cotton Ginning	0.95
742Veterinary Services for Animal Specialties0.95751Livestock Services, Except Veterinary1.00752Animal Specialty Services, Except Veterinary0.95761Farm Labor Contractors and Crew Leaders0.95762Farm Management Services0.95781Landscape Counseling and Planning0.90782Lawn and Garden Services1.10783Ornamental Shrub and Tree Services1.10811Timber Tracts0.90831Forest Nurseries and Gathering of Forest Products0.90851Forestry Services0.95912Finfish1.05	724	Cotton Ginning	0.95
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761         Farm Labor Contractors and Crew Leaders         0.95           762         Farm Management Services         0.95           781         Landscape Counseling and Planning         0.90           782         Lawn and Garden Services         1.10           783         Ornamental Shrub and Tree Services         1.10           811         Timber Tracts         0.90           831         Forest Nurseries and Gathering of Forest Products         0.90           851         Forestry Services         0.95           912         Finfish         1.05	751	Livestock Services, Except Veterinary	1.00
762         Farm Management Services         0.95           781         Landscape Counseling and Planning         0.90           782         Lawn and Garden Services         1.10           783         Ornamental Shrub and Tree Services         1.10           811         Timber Tracts         0.90           831         Forest Nurseries and Gathering of Forest Products         0.90           851         Forestry Services         0.95           912         Finfish         1.05	752	Animal Specialty Services, Except Veterinary	0.95
781 Landscape Counseling and Planning         0.90           782 Lawn and Garden Services         1.10           783 Ornamental Shrub and Tree Services         1.10           811 Timber Tracts         0.90           831 Forest Nurseries and Gathering of Forest Products         0.90           851 Forestry Services         0.95           912 Finfish         1.05	761	Farm Labor Contractors and Crew Leaders	0.95
782         Lawn and Garden Services         1.10           783         Ornamental Shrub and Tree Services         1.10           811         Timber Tracts         0.90           831         Forest Nurseries and Gathering of Forest Products         0.90           851         Forestry Services         0.95           912         Finfish         1.05	762	Farm Management Services	0.95
783Ornamental Shrub and Tree Services1.10811Timber Tracts0.90831Forest Nurseries and Gathering of Forest Products0.90851Forestry Services0.95912Finfish1.05	781	Landscape Counseling and Planning	0.90
811Timber Tracts0.90831Forest Nurseries and Gathering of Forest Products0.90851Forestry Services0.95912Finfish1.05	782	Lawn and Garden Services	1.10
831Forest Nurseries and Gathering of Forest Products0.90851Forestry Services0.95912Finfish1.05	783	Ornamental Shrub and Tree Services	1.10
851         Forestry Services         0.95           912         Finfish         1.05	811	Timber Tracts	0.90
912 Finfish 1.05	831	Forest Nurseries and Gathering of Forest Products	0.90
	851	Forestry Services	0.95
913 Shellfish 1.05	912	Finfish	1.05
	913	Shellfish	1.05

SIC         SIC Description         SIC Fx           919         Mixellaneous Marine Products         0.95           921         18th Intachenies and Preserves         0.95           711         Nutriling and Trapping, and Game Propagation         0.95           3021         Iron Ores         1.15           3021         Copper Ores         1.15           3021         Lead and Zim Cres         1.15           3041         Gold Ores         1.15           3041         Silver Ores         1.15           3061         Fores         1.15           3074         Metal Mining Services         1.05           3081         Metal Mining Services         1.05           3099         Miscellaneous Metal Ores, NEC         1.15           3109         Uranium Radium Vanadium Ores         1.15           3129         Miscellaneous Metal Ores, NEC         1.15           3222         Bituminous Coal and Uginte Surface Mining         1.15           3222         Bituminous Coal Underground Mining         1.15           3222         Bituminous Coal Underground Mining         1.15           3231         Natural Coal Surface Mining         1.15           3242         Coal Mining Services<			
921	-	·	
Nutring and Trapping, and Game Propagation   0.35			
1.15	921	Fish Hatcheries and Preserves	0.95
1021   Copper Ores	971	Hunting and Trapping, and Game Propagation	0.95
1031   Lead and Zinc Ores	1011	Iron Ores	1.15
1014   Sold Ores	1021	Copper Ores	1.15
1044   Silver Ores	1031	Lead and Zinc Ores	1.15
1061   Ferroalloy Ores, Except Vanadium	1041	Gold Ores	1.15
1081         Metal Mining Services         1.05           1094         Uranium-Radium-Vanadium Ores         1.15           1099         Miscellaneous Metal Ores, NEC         1.15           1221         Bituminous Coal and Lignite Surface Mining         1.15           1222         Bituminous Coal Underground Mining         1.15           1231         Antractic Mining         1.15           1241         Coal Mining Services         1.15           1331         Crude Petroleum and Natural Gas         1.05           1381         Drilling Oil and Gas Wells         1.05           1383         Dil and Gas Field Exploration Services         0.95           1383         Dil and Gas Field Exploration Services         0.95           1411         Dimension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1423         Crushed and Broken Cranite         1.15           1424         Crushed and Broken Stone, NEC         1.15           1425         Crushed and Broken Stone, NEC         1.15           1426         Industrial Sand         1.15           1427         Crushed and Broken Stone, NEC         1.15           1428         Construction Sand and Gravel         1.1	1044	Silver Ores	1.15
1098         Uranium-Radium-Vanadium Ores         1.15           1099         Miscellaneous Metal Ores, NEC         1.15           1221         Bituminous Coal and Lignite Surface Mining         1.15           1221         Bituminous Coal Underground Mining         1.15           1221         Anthractic Mining         1.15           1221         Coal Mining Services         1.15           1311         Crude Petroleum and Natural Gas         1.05           1321         Natural Gas Liquids         1.05           1322         Oil and Gas Field Exploration Services         0.95           1338         Orling Oil and Gas Wells         1.05           1339         Oil and Gas Field Exploration Services         0.95           1389         Oil and Gas Field Exploration Services         0.95           1421         Crushed and Broken Limestone         1.15           1422         Crushed and Broken Cranite         1.15           1423         Crushed and Broken Stone, NEC         1.15           1424         Construction Sand and Gravel         1.15           1425         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1426         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1477	1061	Ferroalloy Ores, Except Vanadium	1.15
1099         Miscellaneous Metal Ores, NEC         1.15           1221         Bituminous Coal Indigrite Surface Mining         1.15           1231         Anthracite Mining         1.15           1231         Anthracite Mining         1.15           1231         Crude Petroleum and Natural Gas         1.15           1331         Crude Petroleum and Natural Gas         1.05           1332         Dial Gas Field Services         0.95           1383         Dilling Oll and Gas Wells         1.05           1384         Dilling Oll and Gas Field Services, NEC         1.05           1385         Dill and Gas Field Services, NEC         1.05           1441         Dimension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1422         Crushed and Broken Granite         1.15           1422         Crushed and Broken Granite         1.15           1422         Crushed and Broken Granite         1.15           1424         Construction Sand and Gravel         1.15           1442         Construction Sand and Gravel         1.15           1443         Crushed and Broken Granite         1.15           1459         Clay, Ceramic, and Refractory Minerals, NEC	1081	Metal Mining Services	1.05
1221         Bituminous Coal and Lignite Surface Mining         1.15           1222         Bituminous Coal Underground Mining         1.15           1231         Anthracite Mining         1.15           1241         Coal Mining Services         1.15           1331         Crude Petroleum and Natural Gas         1.05           1332         Natural Gas Liquids         1.05           1383         Oil and Gas Field Exploration Services         0.95           1389         Oil and Gas Field Exploration Services         0.95           1389         Oil and Gas Field Services, NEC         1.05           1411         Dimension Stone         1.15           1422         Crushed and Broken Granite         1.15           1423         Crushed and Broken Stone, NEC         1.15           1424         Crushed and Broken Stone, NEC         1.15           1429         Crushed and Broken Stone, NEC         1.15           1440         Construction Sand and Gravel         1.15           1442         Construction Sand and Gravel         1.15           1455         Kaolin and Ball Clay         1.15           1455         Kaolin and Ball Clay         1.15           1472         Prosphane Rock         1.15 <td>1094</td> <td>Uranium-Radium-Vanadium Ores</td> <td>1.15</td>	1094	Uranium-Radium-Vanadium Ores	1.15
1222         Bituminous Coal Underground Mining         1.15           1231         Anthracite Mining         1.15           1241         Coal Mining Services         1.15           1331         Crude Petroleum and Natural Gas         1.05           1381         Drilling Oil and Gas Uglids         1.05           1382         Dil and Gas Field Exploration Services         0.95           1388         Oil and Gas Field Services, NEC         1.05           1431         Dimension Stone         1.15           1441         Dimension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1423         Crushed and Broken Granite         1.15           1424         Cortusted and Broken Granite         1.15           1425         Crushed and Broken Stone, NEC         1.15           1424         Construction Sand and Gravel         1.15           1442         Construction Sand and Gravel         1.15           1443         Construction Sand and Refractory Minerals, NEC         1.15           1445         Industrial Sand         1.15           1455         Kaolin and Ball Clay         1.15           1479         Detash, Soda, and Borate Minerals, NEC         1.15	1099	Miscellaneous Metal Ores, NEC	1.15
1231         Anthracite Mining         1.15           1241         Coal Mining Services         1.15           1311         Crude Petroleum and Natural Gas         1.05           1321         Natural Gas Liquids         1.05           1381         Drilling Oll and Gas Vells         1.05           1382         Oll and Gas Field Exploration Services         0.95           1383         Oll and Gas Field Exploration Services         1.05           1411         Dimension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1423         Crushed and Broken Farnite         1.15           1424         Crushed and Broken Stone, NEC         1.15           1424         Crushed and Broken Stone, NEC         1.15           1424         Crushed and Broken Stone, NEC         1.15           1425         Crushed and Broken Stone, NEC         1.15           1442         Crushed and Broken Stone, NEC         1.15           1459         Glay, Ceramic, and Refractory Minerals, NEC         1.15           1479         Potsah, Soda, and Borate Minerals         1.15           1479         Phosphate Rock         1.15           1479         Chemical and Fertilizer Mineral Mining, NEC	1221	Bituminous Coal and Lignite Surface Mining	1.15
1231         Anthracite Mining         1.15           1241         Coal Mining Services         1.15           3131         Crude Petroleum and Natural Gas         1.05           1321         Natural Gas Liquids         1.05           1381         O'lime Gos Field Exploration Services         0.95           1382         O'li and Gas Field Exploration Services         0.95           1389         O'li and Gas Field Exploration Services         0.95           1389         O'li and Gas Field Exploration Services         0.95           1389         O'li and Gas Field Exploration Services         0.95           1381         O'limension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1423         Crushed and Broken Carnite         1.15           1423         Crushed and Broken Stone, NEC         1.15           1442         Crushed and Broken Stone, NEC         1.15           1442         Crushed and Broken Stone, NEC         1.15           1455         Kaolin and Ball Clay         1.15           1459         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1479         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1479 <td< td=""><td>1222</td><td>Bituminous Coal Underground Mining</td><td>1.15</td></td<>	1222	Bituminous Coal Underground Mining	1.15
1.15	1231	Anthracite Mining	1.15
1311   Crude Petroleum and Natural Gas   1.05   Natural Gas Liquids   1.05	1241	-	1.15
1321   Natural Gas Liquids			
1381         Drilling Oil and Gas Held Exploration Services         0.95           1389         Oil and Gas Field Services, NEC         1.05           1411         Dimension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1423         Crushed and Broken Granite         1.15           1424         Crushed and Broken Stone, NEC         1.15           1442         Construction Sand and Gravel         1.15           1446         Industrial Sand         1.15           1445         Kaolin and Ball Clay         1.15           1455         Kaolin and Ball Clay         1.15           1474         Potash, Soda, and Berate Minerals         1.15           1474         Potash, Soda, and Borate Minerals         1.15           1474         Potash, Soda, and Borate Minerals         1.15           1475         Phosphate Rock         1.15           1479         Chemical and Fertilizer Mineral Mining, NEC         1.15           1481         Nonmetallic Minerals Services Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.05           1521         General Contractors-Residential Buildings, Other Than Single-Family         1.00			
1382         Oil and Gas Field Exploration Services         0.95           1389         Oil and Gas Field Services, NEC         1.05           1411         Dimension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1422         Crushed and Broken Granite         1.15           1423         Crushed and Broken Stone, NEC         1.15           1442         Construction Sand and Gravel         1.15           1444         Industrial Sand         1.15           1455         Kaolin and Ball Clay         1.15           1455         Kaolin and Ball Clay         1.15           1475         Potash, Soda, and Borate Minerals, NEC         1.15           1477         Phosphate Rock         1.15           1479         Chemical and Fertilizer Mineral Mining, NEC         1.15           1481         Nonmetallic Minerals Services Except Fuels         1.05           1482         Miscellaneous Nonmetallic Minerals, Except Fuels         1.15           1521         General Contractors-Residential Buildings, Other Than Single-Family         0.95           1522         General Contractors-Residential Buildings and Warehouses         1.00           1531         General Contractors-Industrial Buildings, Other Than Industrial Bu			
1389         Oil and Gas Field Services, NEC         1.05           1411         Dimension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1423         Crushed and Broken Stone, NEC         1.15           1429         Crushed and Broken Stone, NEC         1.15           1442         Construction Sand and Gravel         1.15           1444         Industrial Sand         1.15           1455         Kaolin and Ball Clay         1.15           1475         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1474         Potash, Soda, and Borate Minerals         1.15           1475         Phosphate Rock         1.15           1476         Phosphate Rock         1.15           1479         Chemical and Fertilizer Mineral Mining, NEC         1.15           1481         Nonmetallic Minerals, Services Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.05           1521         General Contractors-Residential Buildings, Other Than Single-Family         1.00           1532         General Contractors-Residential Buildings, Other Than Single-Family         1.00           1541         General Contractors-Nonresidential Buildings, Other Stone		-	
1411         Dimension Stone         1.15           1422         Crushed and Broken Limestone         1.15           1423         Crushed and Broken Granite         1.15           1429         Crushed and Broken Stone, NEC         1.15           1442         Construction Sand and Gravel         1.15           1446         Industrial Sand         1.15           1455         Kaolin and Ball Clay         1.15           1459         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1474         Potash, Soda, and Borate Minerals         1.15           1475         Phosphate Rock         1.15           1479         Chemical and Fertilizer Mineral Mining, NEC         1.15           1481         Nonmetallic Minerals Services Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.05           1521         General Contractors-Single-Family Houses         0.95           1522         General Contractors-Residential Buildings, Other Than Single-Family         1.00           1531         Operative Builders         1.00           1542         General Contractors-Industrial Buildings and Warehouses         1.00           1543         General Contractors-Nonresidential Buildings, Other than Ind			
1422         Crushed and Broken Limestone         1.15           1423         Crushed and Broken Granite         1.15           1429         Crushed and Broken Stone, NEC         1.15           1442         Construction Sand and Gravel         1.15           1446         Industrial Sand         1.15           1455         Kaolin and Ball Clay         1.15           1459         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1474         Potash, Soda, and Borate Minerals         1.15           1475         Phosphate Rock         1.15           1478         Phosphate Rock         1.15           1481         Nonmetallic Minerals Services Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.15           1521         General Contractors-Single-Family Houses         0.95           1522         General Contractors-Residential Buildings, Other Than Single-Family         1.00           1531         Operative Builders         1.00           1542         General Contractors-Industrial Buildings and Warehouses         1.00           1543         General Contractors-Ronresidential Buildings, Other than			
1423         Crushed and Broken Granite         1.15           1429         Crushed and Broken Stone, NEC         1.15           1442         Construction Sand and Gravel         1.15           1446         Industrial Sand         1.15           1455         Kaolin and Ball Clay         1.15           1459         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1474         Potash, Soda, and Borate Minerals         1.15           1475         Phosphate Rock         1.15           1479         Chemical and Fertilizer Mineral Mining, NEC         1.15           1481         Nonmetallic Minerals Services Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.15           1521         General Contractors-Residential Buildings, Except Fuels         1.15           1522         General Contractors-Residential Buildings, Other Than Single-Family         1.00           1531         Operative Builders         1.00           1542         General Contractors-Industrial Buildings and Warehouses         1.00           1543         General Contractors-Industrial Buildings, Other than Industrial Buildings and Warehouses         1.00           1544         General Contractors-Industrial Buildings, Other than Industrial Buildings and War			
1429         Crushed and Broken Stone, NEC         1.15           1442         Construction Sand and Gravel         1.15           1445         Industrial Sand         1.15           1455         Kaolin and Ball Clay         1.15           1459         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1474         Potash, Soda, and Borate Minerals         1.15           1475         Phosphate Rock         1.15           1479         Chemical and Fertilizer Mineral Mining, NEC         1.15           1481         Nonmetallic Minerals Services Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.05           1521         General Contractors-Single-Family Houses         0.95           1522         General Contractors-shuff Buildings, Other Than Single-Family         1.00           1531         Operative Builders         1.00           1541         General Contractors-Industrial Buildings and Warehouses         1.00           1542         General Contractors-Industrial Buildings and Warehouses         1.00           1543         General Contractoris-Morresidential Buildings of Warehouses         1.00			
1442         Construction Sand and Gravel         1.15           1446         Industrial Sand         1.15           1459         Clay, Ceramic, and Refractory Minerals, NEC         1.15           1479         Potash, Soda, and Borate Minerals         1.15           1479         Potash, Soda, and Borate Minerals         1.15           1479         Chemical and Fertilizer Mineral Mining, NEC         1.15           1481         Nonmetallic Minerals Services Except Fuels         1.05           1499         Miscellaneous Nonmetallic Minerals, Except Fuels         1.05           1521         General Contractors-Single-Family Houses         0.95           1522         General Contractors-Residential Buildings, Other Than Single-Family         1.00           1531         Operative Builders         1.00           1542         General Contractors-Industrial Buildings, Other than Industrial Buildings and Warehouses         1.00           1613         Highway and Street Construction, Except Elevated Highways         1.00           1622         Bridge			
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1521General Contractors-Single-Family Houses0.951522General Contractors-Residential Buildings, Other Than Single-Family1.001531Operative Builders1.001541General Contractors-Industrial Buildings and Warehouses1.001542General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses1.001611Highway and Street Construction, Except Elevated Highways1.001622Bridge, Tunnel, and Elevated Highway Construction1.001623Water, Sewer, Pipeline, and Communications and Power Line Construction1.001629Heavy Construction, NEC1.001711Plumbing, Heating, and Air-Conditioning1.001721Painting and Paper Hanging1.001731Electrical Work1.001741Masonry, Stone Setting, and Other Stone Work1.001742Plastering, Drywall, Acoustical, and Insulation Work1.001743Terrazzo, Tile, Marble, and Mosaic Work1.001751Carpentry Work1.001752Floor Laying and Other Floor Work, NEC1.001761Roofing, Siding, and Sheet Metal Work1.001771Concrete Work1.001781Water Well Drilling1.00		·	
1522 General Contractors-Residential Buildings, Other Than Single-Family  1531 Operative Builders  1.00  1541 General Contractors-Industrial Buildings and Warehouses  1.00  1542 General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses  1.00  1611 Highway and Street Construction, Except Elevated Highways  1.00  1622 Bridge, Tunnel, and Elevated Highway Construction  1.00  1623 Water, Sewer, Pipeline, and Communications and Power Line Construction  1.00  1629 Heavy Construction, NEC  1.00  1711 Plumbing, Heating, and Air-Conditioning  1.00  1721 Painting and Paper Hanging  1.00  1731 Electrical Work  1.00  1742 Plastering, Drywall, Acoustical, and Insulation Work  1.00  1743 Terrazzo, Tile, Marble, and Mosaic Work  1.00  1751 Carpentry Work  1.00  1752 Floor Laying and Other Floor Work, NEC  1.00  1761 Roofing, Siding, and Sheet Metal Work  1.00  1771 Concrete Work  1.00  1781 Water Well Drilling  1.00	1499	Miscellaneous Nonmetallic Minerals, Except Fuels	1.15
1531 Operative Builders 1.00 1541 General Contractors-Industrial Buildings and Warehouses 1.00 1542 General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses 1.00 1611 Highway and Street Construction, Except Elevated Highways 1.00 1622 Bridge, Tunnel, and Elevated Highway Construction 1.00 1623 Water, Sewer, Pipeline, and Communications and Power Line Construction 1.00 1629 Heavy Construction, NEC 1.00 1711 Plumbing, Heating, and Air-Conditioning 1.00 1721 Painting and Paper Hanging 1.00 1731 Electrical Work 1.00 1741 Masonry, Stone Setting, and Other Stone Work 1.00 1742 Plastering, Drywall, Acoustical, and Insulation Work 1.00 1743 Terrazzo, Tile, Marble, and Mosaic Work 1.00 1751 Carpentry Work 1.00 1752 Floor Laying and Other Floor Work, NEC 1.00 1761 Roofing, Siding, and Sheet Metal Work 1.00 1771 Concrete Work 1.00 1771 Concrete Work 1.00	1521	General Contractors-Single-Family Houses	0.95
1541 General Contractors-Industrial Buildings and Warehouses 1.00 1542 General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses 1.00 1611 Highway and Street Construction, Except Elevated Highways 1.00 1622 Bridge, Tunnel, and Elevated Highway Construction 1.00 1623 Water, Sewer, Pipeline, and Communications and Power Line Construction 1.00 1629 Heavy Construction, NEC 1.00 1711 Plumbing, Heating, and Air-Conditioning 1.00 1721 Painting and Paper Hanging 1.00 1731 Electrical Work 1.00 1741 Masonry, Stone Setting, and Other Stone Work 1.00 1742 Plastering, Drywall, Acoustical, and Insulation Work 1.00 1743 Terrazzo, Tile, Marble, and Mosaic Work 1.00 1751 Carpentry Work 1.00 1752 Floor Laying and Other Floor Work, NEC 1.00 1761 Roofing, Siding, and Sheet Metal Work 1.00 1771 Concrete Work 1.00 1781 Water Well Drilling 1.00	1522	General Contractors-Residential Buildings, Other Than Single-Family	1.00
1542 General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses  1.00  1611 Highway and Street Construction, Except Elevated Highways  1.00  1622 Bridge, Tunnel, and Elevated Highway Construction  1.00  1623 Water, Sewer, Pipeline, and Communications and Power Line Construction  1.00  1629 Heavy Construction, NEC  1.00  1711 Plumbing, Heating, and Air-Conditioning  1.00  1721 Painting and Paper Hanging  1.00  1731 Electrical Work  1.00  1741 Masonry, Stone Setting, and Other Stone Work  1.00  1742 Plastering, Drywall, Acoustical, and Insulation Work  1.00  1743 Terrazzo, Tile, Marble, and Mosaic Work  1.00  1751 Carpentry Work  1.00  1752 Floor Laying and Other Floor Work, NEC  1.00  1761 Roofing, Siding, and Sheet Metal Work  1.00  1771 Concrete Work  1.00  1781 Water Well Drilling	1531	Operative Builders	1.00
1611Highway and Street Construction, Except Elevated Highways1.001622Bridge, Tunnel, and Elevated Highway Construction1.001623Water, Sewer, Pipeline, and Communications and Power Line Construction1.001629Heavy Construction, NEC1.001711Plumbing, Heating, and Air-Conditioning1.001721Painting and Paper Hanging1.001731Electrical Work1.001741Masonry, Stone Setting, and Other Stone Work1.001742Plastering, Drywall, Acoustical, and Insulation Work1.001743Terrazzo, Tile, Marble, and Mosaic Work1.001751Carpentry Work1.001752Floor Laying and Other Floor Work, NEC1.001761Roofing, Siding, and Sheet Metal Work1.001771Concrete Work1.001781Water Well Drilling1.00	1541	General Contractors-Industrial Buildings and Warehouses	1.00
1622Bridge, Tunnel, and Elevated Highway Construction1.001623Water, Sewer, Pipeline, and Communications and Power Line Construction1.001629Heavy Construction, NEC1.001711Plumbing, Heating, and Air-Conditioning1.001721Painting and Paper Hanging1.001731Electrical Work1.001741Masonry, Stone Setting, and Other Stone Work1.001742Plastering, Drywall, Acoustical, and Insulation Work1.001743Terrazzo, Tile, Marble, and Mosaic Work1.001751Carpentry Work1.001752Floor Laying and Other Floor Work, NEC1.001761Roofing, Siding, and Sheet Metal Work1.001771Concrete Work1.001781Water Well Drilling1.00	1542	General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses	1.00
1623Water, Sewer, Pipeline, and Communications and Power Line Construction1.001629Heavy Construction, NEC1.001711Plumbing, Heating, and Air-Conditioning1.001721Painting and Paper Hanging1.001731Electrical Work1.001741Masonry, Stone Setting, and Other Stone Work1.001742Plastering, Drywall, Acoustical, and Insulation Work1.001743Terrazzo, Tile, Marble, and Mosaic Work1.001751Carpentry Work1.001752Floor Laying and Other Floor Work, NEC1.001761Roofing, Siding, and Sheet Metal Work1.001771Concrete Work1.001781Water Well Drilling1.00	1611	Highway and Street Construction, Except Elevated Highways	1.00
1629       Heavy Construction, NEC       1.00         1711       Plumbing, Heating, and Air-Conditioning       1.00         1721       Painting and Paper Hanging       1.00         1731       Electrical Work       1.00         1741       Masonry, Stone Setting, and Other Stone Work       1.00         1742       Plastering, Drywall, Acoustical, and Insulation Work       1.00         1743       Terrazzo, Tile, Marble, and Mosaic Work       1.00         1751       Carpentry Work       1.00         1752       Floor Laying and Other Floor Work, NEC       1.00         1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1622	Bridge, Tunnel, and Elevated Highway Construction	1.00
1711       Plumbing, Heating, and Air-Conditioning       1.00         1721       Painting and Paper Hanging       1.00         1731       Electrical Work       1.00         1741       Masonry, Stone Setting, and Other Stone Work       1.00         1742       Plastering, Drywall, Acoustical, and Insulation Work       1.00         1743       Terrazzo, Tile, Marble, and Mosaic Work       1.00         1751       Carpentry Work       1.00         1752       Floor Laying and Other Floor Work, NEC       1.00         1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1623	Water, Sewer, Pipeline, and Communications and Power Line Construction	1.00
1721       Painting and Paper Hanging       1.00         1731       Electrical Work       1.00         1741       Masonry, Stone Setting, and Other Stone Work       1.00         1742       Plastering, Drywall, Acoustical, and Insulation Work       1.00         1743       Terrazzo, Tile, Marble, and Mosaic Work       1.00         1751       Carpentry Work       1.00         1752       Floor Laying and Other Floor Work, NEC       1.00         1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1629	Heavy Construction, NEC	1.00
1731       Electrical Work       1.00         1741       Masonry, Stone Setting, and Other Stone Work       1.00         1742       Plastering, Drywall, Acoustical, and Insulation Work       1.00         1743       Terrazzo, Tile, Marble, and Mosaic Work       1.00         1751       Carpentry Work       1.00         1752       Floor Laying and Other Floor Work, NEC       1.00         1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1711	Plumbing, Heating, and Air-Conditioning	1.00
1741       Masonry, Stone Setting, and Other Stone Work       1.00         1742       Plastering, Drywall, Acoustical, and Insulation Work       1.00         1743       Terrazzo, Tile, Marble, and Mosaic Work       1.00         1751       Carpentry Work       1.00         1752       Floor Laying and Other Floor Work, NEC       1.00         1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1721	Painting and Paper Hanging	1.00
1742       Plastering, Drywall, Acoustical, and Insulation Work       1.00         1743       Terrazzo, Tile, Marble, and Mosaic Work       1.00         1751       Carpentry Work       1.00         1752       Floor Laying and Other Floor Work, NEC       1.00         1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1731	Electrical Work	1.00
1743       Terrazzo, Tile, Marble, and Mosaic Work       1.00         1751       Carpentry Work       1.00         1752       Floor Laying and Other Floor Work, NEC       1.00         1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1741	Masonry, Stone Setting, and Other Stone Work	1.00
1751       Carpentry Work       1.00         1752       Floor Laying and Other Floor Work, NEC       1.00         1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1742	Plastering, Drywall, Acoustical, and Insulation Work	1.00
1752Floor Laying and Other Floor Work, NEC1.001761Roofing, Siding, and Sheet Metal Work1.001771Concrete Work1.001781Water Well Drilling1.00	1743	Terrazzo, Tile, Marble, and Mosaic Work	1.00
1752Floor Laying and Other Floor Work, NEC1.001761Roofing, Siding, and Sheet Metal Work1.001771Concrete Work1.001781Water Well Drilling1.00	1751	Carpentry Work	1.00
1761       Roofing, Siding, and Sheet Metal Work       1.00         1771       Concrete Work       1.00         1781       Water Well Drilling       1.00	1752		1.00
1771 Concrete Work         1.00           1781 Water Well Drilling         1.00		· · ·	
1781 Water Well Drilling 1.00			
	1791	Structural Steel Erection	1.00

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SIC	SIC Description	SIC Fx
1793	Glass and Glazing Work	1.00
1794	Excavation Work	1.00
1795	Wrecking and Demolition Work	1.00
1796	Installation or Erection of Building Equipment, NEC	1.00
1799	Special Trade Contractors, NEC	1.00
2011	Meat Packing Plants	1.05
2013	Sausages and Other Prepared Meats	1.05
2015	Poultry Slaughtering and Processing	1.00
2021	Creamery Butter	0.95
2022	Natural, Processed, and Imitation Cheese	0.95
2023	Dry, Condensed, and Evaporated Dairy Products	0.95
2024	Ice Cream and Frozen Desserts	0.95
2026	Fluid Milk	0.95
2032	Canned Specialties	0.95
2033	Canned Fruits, Vegetables, Preserves, Jams, and Jellies	0.95
2034	Dried and Dehydrated Fruits, Vegetables, and Soup Mixes	0.95
2035	Pickled Fruits and Vegetables, Vegetable Sauces and Seasonings, and Salad Dressings	0.95
2037	Frozen Fruits, Fruit Juices, and Vegetables	0.95
2037	Frozen Specialties, NEC	0.95
	<del>                                     </del>	
2041	Flour and Other Grain Mill Products	0.95
2043	Cereal Breakfast Foods	0.95
2044	Rice Milling	0.95
2045	Prepared Flour Mixes and Doughs	0.95
2046	Wet Corn Milling	0.95
2047	Dog and Cat Food	0.95
2048	Prepared Feed and Feed Ingredients for Animals and Fowls, Except Dogs and Cats	0.95
2051	Bread and Other Bakery Products, Except Cookies and Crackers	0.95
2052	Cookies and Crackers	0.95
2053	Frozen Bakery Products, Except Bread	0.95
2061	Cane Sugar, Except Refining	0.95
2062	Cane Sugar Refining	0.95
2063	Beet Sugar	0.95
2064	Candy and Other Confectionery Products	0.95
2066	Chocolate and Cocoa Products	0.95
2067	Chewing Gum	0.95
2068	Salted and Roasted Nuts and Seeds	0.95
2074	Cottonseed Oil Mills	0.95
2075	Soybean Oil Mills	0.95
2076	Vegetable Oil Mills, Except Corn, Cottonseed, and Soybeans	0.95
	Animal and Marine Fats and Oils	
2077		1.00
2079	Shortening, Table Oils, Margarine, and Other Edible Fats and Oils, NEC	0.95
2082	Malt Beverages	0.95
2083	Malt	0.95
2084	Wines, Brandy, and Brandy Spirits	0.95
2085	Distilled and Blended Liquors	0.95
2086	Bottled and Canned Soft Drinks and Carbonated Waters	0.95
2087	Flavoring Extracts and Flavoring Syrups NEC	0.95
2091	Canned and Cured Fish and Seafood	0.95
2092	Prepared Fresh or Frozen Fish and Seafoods	0.95
2095	Roasted Coffee	0.95
2096	Potato Chips, Corn Chips, and Similar Snacks	0.95
2097	Manufactured Ice	0.95
2098	Macaroni, Spaghetti, Vermicelli, and Noodles	0.95
2099	Food Preparations, NEC	0.95
		1.05

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SIC	SIC Description	SIC Fx
2121	Cigars	1.05
2131	Chewing and Smoking Tobacco and Snuff	1.05
2141	Tobacco Stemming and Redrying	1.05
2211	Broadwoven Fabric Mills, Cotton	0.95
2221	Broadwoven Fabric Mills, Manmade Fiber and Silk	0.95
2231	Broadwoven Fabric Mills, Wool (Including Dyeing and Finishing)	0.95
2241	Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade Fiber	0.95
2251	Women's Full-Length and Knee-Length Hosiery, Except Socks	1.00
2252	Hosiery, NEC	1.00
2253	Knit Outerwear Mills	1.00
2254	Knit Underwear and Nightwear Mills	1.00
2257	Weft Knit Fabric Mills	0.95
2258	Lace and Warp Knit Fabric Mills	0.95
2259	Knitting Mills, NEC	0.95
2261	Finishers of Broadwoven Fabrics of Cotton	0.95
2262	Finishers of Broadwoven Fabrics of Manmade Fiber and Silk	0.95
2269	Finishers of Textiles, NEC	0.95
2273	Carpets and Rugs	0.95
2281	Yarn Spinning Mills	0.95
2282	Yarn Texturizing, Throwing, Twisting, and Winding Mills	0.95
2284	Thread Mills	0.95
2295	Coated Fabrics, Not Rubberized	0.95
2296	Tire Cord and Fabrics	0.95
2297	Nonwoven Fabrics	0.95
2298	Cordage and Twine	0.95
2299	Textile Goods, NEC	0.95
2311	Men's and Boys' Suits, Coats, and Overcoats	1.00
2321	Men's and Boys' Shirts, Except Work Shirts	1.00
2322	Men's and Boys' Underwear and Nightwear	1.00
2323	Men's and Boys' Neckwear	1.00
2325	Men's and Boys' Trousers and Slacks	1.00
2326	Men's and Boys' Work Clothing	1.00
2329	Men's and Boys' Clothing, NEC	1.00
2331	Women's, Misses', and Juniors' Blouses and Shirts	1.00
2335	Women's, Misses', and Juniors' Dresses	1.00
2337	Women's, Misses' and Juniors' Suits, Skirts, and Coats	1.00
2339	Women's, Misses', and Juniors' Outerwear, NEC	1.00
2341	Women's, Misses', Children's, and Infants' Underwear and Nightwear	1.00
2342	Brassieres, Girdles, and Allied Garments	1.00
2353	Hats, Caps, and Millinery	1.00
2361	Girls', Children's, and Infants' Dresses, Blouses, and Shirts	1.00
2369	Girls', Children's, and Infants' Outerwear, NEC	1.00
2371	Fur Goods	1.00
2381	Dress and Work Gloves, Except Knit and All-Leather	1.00
2384	Robes and Dressing Gowns	1.00
2385	Waterproof Outerwear	1.00
2386	Leather and Sheep-Lined Clothing	1.00
2387	Apparel Belts	1.00
2389	Apparel and Accessories, NEC	1.00
2391	Curtains and Draperies	1.00
2392	Housefurnishings, Except Curtains and Draperies	0.95
2393	Textile Bags	0.95
2394	Canvas and Related Products	0.95
2395	Pleating, Decorative and Novelty Stitching, and Tucking for the Trade	1.00
2396	Automotive Trimmings, Apparel Findings, and Related Products	0.95
2390	Automotive Trimmings, Apparer Findings, and related Floudets	0.53

SIC Secription         SIC Fe.           2393 Schiff Machine Embroideries         0.95           2395 Indicated Textille Products, NEC         1.00           2411 Logging         1.15           2423 Sewillis and Planing Mills, General         1.15           2424 Seyellar Product Sawmills, NEC         1.15           2431 Milwork         1.10           2431 Milwork         1.10           2432 Septial Product Sawmills, NEC         1.10           2431 Milwork         1.10           2432 Milwork         1.10           2433 Structural Wood Wener and Plywood         1.00           2434 Structural Wood Members, NEC         1.00           2435 Structural Wood Members, NEC         1.00           2448 Wood Containers, NEC         1.00           2449 Wood Containers, NEC         1.00           2451 Mobile Homes         1.00           2462 Prefabricated Wood Buildings and Components         1.00           2479 Prefabricated Wood Buildings and Components         1.00           2481 Wood Products, NEC         1.00           2491 Wood Products, NEC         1.00           2492 Wood Products, NEC         1.00           2511 Wood Household Furniture, Except Upholstered         0.05           2522 Wood Floweshold Furni			
Astrocated Textile Products, NEC	SIC	SIC Description	SIC Fx
2421   Sowmills and Planing Mills, General   1.15	2397	Schiffli Machine Embroideries	0.95
2421         Sawmills and Planing Mills, General         1.15           2426         Hardwood Dimension and Flooring Mills         1.15           2439         Special Product Sawmils, NEC         1.15           2431         Mollwork         1.10           2432         Wold Kitchen Cabinets         0.95           2433         Hardwood Veneer and Plywood         1.00           2434         Wood Veneer and Plywood         1.00           2443         Structural Wood Members, NEC         1.00           2444         Wood Containers, NEC         1.00           2448         Wood Pollets and Skids         1.00           2449         Wood Containers, NEC         1.00           2449         Wood Containers, NEC         1.00           2451         Mobile Homes         1.00           2452         Prefabricated Wood Buildings and Components         1.00           2451         Wood Preserving         1.00           2452         Wood Products, NEC         1.00           2451         Wood Household Furniture, Escept Upholstered         0.95           2452         Wood Products, NEC         0.05           251         Wood Household Furniture, Escept Upholstered         0.95           25	2399	Fabricated Textile Products, NEC	1.00
2426         Hardwood Dimension and Flooring Mills         1.15           2429         Special Product Sawmills, NEC         1.15           2431         Millwork         1.10           2434         Millwork         1.00           2435         Hardwood Venner and Plywood         1.00           2436         Softwood Venner and Plywood         1.00           2437         Structural Wood Members, NEC         1.00           2448         Wado Dallets and Skds         1.00           2449         Wood Pallets and Skds         1.00           2440         Wood Pallets and Skds         1.00           2441         Mobile Homes         1.00           2453         Mobile Homes         1.00           2454         Mood Preserving         1.00           2455         Prefabricated Wood Buildings and Components         1.00           2469         Wood Products, NEC         1.00           2470         Wood Products, NEC         1.00           2489         Wood Household Furniture, Locept Upholstered         0.95           2511         Wood Household Furniture, Decept Upholstered         0.95           2521         Wood Household Furniture, NEC         0.95           2521	2411	Logging	1.15
24215         Special Product Sawmills, NEC         1.15           24214         Mood Ritchen Cabinets         1.10           2424         Wood Ritchen Cabinets         0.95           2424         Wood Ritchen Cabinets         1.00           2425         Structural Wood Members, NEC         1.00           2426         Softwood Veneer and Phywood         1.00           2427         Subject of Corner Wood Boxes and Shook         1.00           2428         Wood Containers, NEC         1.00           2430         Wood Plates and Skids         1.00           2441         Wood Products and Skids         1.00           2452         Prefabricated Wood Buildings and Components         1.00           2449         Wood Products and Skids         1.00           2493         Reconstituted Wood Products         1.00           2493         Reconstituted Wood Products         1.00           2493         Reconstituted Wood Products         1.00           2493         Wood Products, NEC         1.00           2493         Wood Products, NEC         1.00           2493         Wood Products, NEC         1.00           2511         Wood United Skids (Principles and Skids (Principles and Skids (Principles and Skids (Princi	2421	Sawmills and Planing Mills, General	1.15
2431   Millwork	2426	Hardwood Dimension and Flooring Mills	1.15
2434         Wood Kitchen Cabinets         0.95           2435         Istrakwood Veneer and Plywood         1.00           2436         Softwood Veneer and Plywood         1.00           2439         Structural Wood Members, NEC         1.00           2441         Mailed and Lock Corner Wood Boxes and Shook         1.00           2448         Wood Fallets and Skids         1.00           2449         Wood Containers, NEC         1.00           2451         Mobile Homes         1.00           2462         Prefabricated Wood Buildings and Components         1.00           2491         Wood Products         1.00           2492         Prefabricated Wood Buildings and Components         1.00           2493         Wood Products, NEC         1.00           2494         Wood Products, NEC         1.00           2499         Wood Products, NEC         1.00           2511         Wood Household Furniture, Except Upholstered         0.95           2512         Wood Wood Products, NEC         1.00           2513         Wood Household Furniture, Except Upholstered         0.95           2514         Metal Household Furniture, Except Upholstered         0.95           2515         Mod Office Venintire	2429	Special Product Sawmills, NEC	1.15
2435         Hardwood Veneer and Plywood         1.00           2436         Softwood Veneer and Plywood         1.00           2431         Structural Wood Members, NEC         1.00           2441         Wood Pallets and Skids         1.00           2442         Wood Containers, NEC         1.00           2443         Wood Containers, NEC         1.00           2451         Mobile Homes         1.00           2452         Prefabricated Wood Buildings and Components         1.00           2493         Wood Prosessering         1.00           2493         Wood Prosessering         1.00           2493         Wood Prosessering         1.00           2494         Wood Prosessering         1.00           2493         Wood Products         1.00           2493         Wood Products, NEC         1.00           2499         Wood Household Furniture, Except Upholstered         0.95           2511         Wood Household Furniture, Upholstered         0.95           2511         Wood Household Furniture, Upholstered         0.95           2511         Wood Household Furniture, Upholstered         0.95           2511         Wood Trelevision, Radio, Phonograph and Sewing Machine Cabinets         0.95	2431	Millwork	1.10
2436   Softwood Veneer and Plywood   1.00	2434	Wood Kitchen Cabinets	0.95
2431         Structural Wood Members, NEC         1.00           2441         Nalled and Lock Corner Wood Boxes and Shook         1.00           2448         Wood Containers, NEC         1.00           2449         Wood Containers, NEC         1.00           2451         Mobile Homes         1.00           2462         Prelabricated Wood Buildings and Components         1.00           2491         Wood Preserving         1.00           2493         Reconstituted Wood Products         1.00           2493         Wood Products, NEC         1.00           2511         Wood Household Furniture, Except Upholstered         0.95           2512         Wood Household Furniture         0.95           2513         Wood Household Furniture         0.95           2514         Metal Household Furniture         0.95           2515         Mattresses, Foundations, and Convertible Beds         0.95           2517         Wood Office Furniture         0.95           2518         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2521         Wood Office Furniture, Except Wood         0.95           2521         Wood Office Furniture, Except Wood         0.95           2521         Wood	2435	Hardwood Veneer and Plywood	1.00
2441         Nailed and Lock Corner Wood Boxes and Shook         1.00           2448         Wood Pallets and Skids         1.00           2449         Wood Containers, NEC         1.00           2451         Mobile Homes         1.00           2452         Prefabricated Wood Buildings and Components         1.00           2493         Reconstituted Wood Products         1.00           2493         Reconstituted Wood Products, NEC         1.00           2511         Wood Household Furniture, Except Upholstered         0.95           2512         Wood Household Furniture, Upholstered         0.95           2513         Wood Household Furniture         0.95           2514         Wood Household Furniture         0.95           2515         Matterses, Foundations, and Convertible Beds         0.95           2514         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2515         Mattresses, Foundations, and Convertible Beds         0.95           2517         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2518         Mod Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2519         Wood Triver, Partitions, Shelving, and Lockers         0.95 <t< td=""><td>2436</td><td>Softwood Veneer and Plywood</td><td>1.00</td></t<>	2436	Softwood Veneer and Plywood	1.00
2448         Wood Pallets and Skids         1.00           2429         Wood Containers, NEC         1.00           2451         Moble Homes         1.00           2452         Prefabricated Wood Buildings and Components         1.00           2491         Wood Proserving         1.00           2499         Wood Products, NEC         1.00           2499         Wood Household Furniture, Except Upholstered         0.95           2511         Wood Household Furniture, Upholstered         0.95           2512         Wood Household Furniture         0.95           2513         Mattresses, Foundations, and Convertible Beds         0.95           2514         Metal Household Furniture, NEC         0.95           2515         Mood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2511         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2521         Wood Office Furniture, NEC         0.95           2521         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2521         Wood Office Furniture, NEC         0.95           2521         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2521         Wood Television	2439	Structural Wood Members, NEC	1.00
2449   Wood Containers, NEC	2441	Nailed and Lock Corner Wood Boxes and Shook	1.00
2451         Mobile Homes         1.00           2452         Prefabricated Wood Buildings and Components         1.00           2491         Wood Preserving         1.00           2493         Reconstituted Wood Products         1.00           2493         Reconstituted Wood Products, NEC         1.00           2511         Wood Household Furniture, Except Upholstered         0.95           2512         Wood Household Furniture         0.95           2513         Metal Household Furniture         0.95           2514         Mattresses, Foundations, and Convertible Beds         0.95           2517         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2518         Household Furniture, NEC         0.95           2521         Wood Office unfure         0.95           2521         Wood Gerevision, Radio, Phonograph and Sewing Machine Cabinets         0.95           2521         Wood Gerevision, Radio, Phonograph and Sewing Machine Cabinets         0.95           2521         Wood Office und Sever Except Wood         0.95           2521         Wood Eventurier, Except Wood         0.95           2521         Public Eurniture, Except Wood         0.95           2524         Office and Store Fixtures, Partitions,	2448	Wood Pallets and Skids	1.00
2452         Prefabricated Wood Preserving         1.00           2491         Wood Preserving         1.00           2493         Reconstituted Wood Products         1.00           2499         Wood Products, NEC         1.00           2511         Wood Household Furniture, Except Upholstered         0.95           2512         Wood Household Furniture, Upholstered         0.95           2513         Mattresses, Foundations, and Convertible Beds         0.95           2515         Mattresses, Foundations, and Convertible Beds         0.95           2517         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2518         Household Furniture         0.95           2521         Wood Office Furniture         0.95           2521         Wood Office Furniture         0.95           2522         Office Furniture, Except Wood         0.95           2531         Public Building and Related Furniture         0.95           2542         Office and Store Fixtures, Partitions, Shelving, and Lockers         0.95           2543         Public Building and Related Furniture         0.95           2599         Furniture and Fixtures, Partitions, Shelving, and Lockers, Except Wood         0.95           2591         Prup Mil	2449	Wood Containers, NEC	1.00
2491   Wood Preserving	2451	Mobile Homes	1.00
2491         Wood Preserving         1.00           2493         Reconstituted Wood Products         1.00           2499         Wood Household Furniture, Except Upholstered         0.95           2511         Wood Household Furniture         0.95           2512         Wood Household Furniture         0.95           2514         Metal Household Furniture         0.95           2515         Mattresses, Foundations, and Convertible Beds         0.95           2517         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2519         Household Furniture, NEC         0.95           2521         Wood Office Furniture, NEC         0.95           2521         Wood Office Furniture, Except Wood         0.95           2521         Wood Office Furniture, NEC         0.95           2521         Wood Office and Store Fixtures, Partitions, Shelving, and Lockers         0.95           2531         Public Building and Related Furniture         0.95           2542         Office and Store Fixtures, Partitions, Shelving, and Lockers         0.95           2543         Wood Office and Store Fixtures, Partitions, Shelving, and Lockers         0.95           2540         Office and Store Fixtures, Partitions, Shelving, and Lockers         0.95	2452	Prefabricated Wood Buildings and Components	1.00
2493   Reconstituted Wood Products   1.00			
2499   Wood Products, NEC			
2511         Wood Household Furniture, Except Upholstered         0.95           2512         Wood Household Furniture, Upholstered         0.95           2514         Metal Household Furniture         0.95           2515         Mattresses, Foundations, and Convertible Beds         0.95           2517         Wood Television, Radio, Phonograph and Sewing Machine Cabinets         0.95           2521         Wood Office Furniture, NEC         0.95           2521         Wood Office Furniture, Except Wood         0.95           2521         Public Building and Related Furniture         0.95           2521         Wood Office and Store Fixtures, Partitions, Shelving, and Lockers         0.95           2521         Wood Television, Radio Related Furniture         0.95           2591         Drapery Hardware and Window Blinds and Shades         0.95           2592         Eurniture and Fixtures, Partitions, Shelving, and Lockers, Except Wood         0.95           2693         Eurniture and Fixtures, NEC         0.95           2611         Pulp Mills         0.95			
2512 Wood Household Furniture, Upholstered 0.95 2514 Metal Household Furniture 0.95 2515 Mattresses, Foundations, and Convertible Beds 0.95 2517 Wood Television, Radio, Phonograph and Sewing Machine Cabinets 0.95 2519 Household Furniture, NEC 0.95 2521 Wood Office Furniture 0.95 2522 Office Furniture, Except Wood 0.95 25231 Public Building and Related Furniture 0.95 2524 Wood Office and Store Fixtures, Partitions, Shelving, and Lockers 0.95 2524 Wood Office and Store Fixtures, Partitions, Shelving, and Lockers 0.95 2524 Office and Store Fixtures, Partitions, Shelving, and Lockers 0.95 2529 Furniture and Fixtures, NEC 0.95 2529 Furniture and Fixtures, NEC 0.95 2611 Pulp Mills 0.95 2621 Paper Mills 0.95 2621 Paper Mills 0.95 2623 Paper Baperboard Boxes 0.95 2624 Paper Baperboard Boxes 0.95 2625 Setup Paperboard Boxes 0.95 2626 Sanitary Food Containers, Except Folding 0.95 2626 Sanitary Food Containers, Except Folding 0.95 2627 Packaging Paper and Plastics Film, Coated and Laminated 0.95 2627 Pakaging Paper and Plastics Film, Coated and Laminated 0.95 2627 Coated and Laminated Paper, NEC 0.95 2628 Sanitary Food Containers, Except Folding 0.95 2629 Plastics, Foli, and Coated Paper Bags 0.95 2629 Folding Paperboard Boxes Including Sanitary 0.95 2629 Folding Paper and Plastics Film, Coated and Laminated 0.95 2629 Folding Paper and Paperboard and Cardboard 0.95 2629 Coated and Laminated Paper, NEC 0.95 2629 Folding Paper and Paperboard and Cardboard 0.95 2629 Event Paper and Paperboard and Cardboard 0.95 2620 Coated Paper and Paperboard Products 0.95 2620 Sanitary Paper Products 0.95 2621 Periodicals: Publishing, or Publishing and Printing 0.90 2221 Periodicals: Publishing, or Publishing and Printing 0.90 2221 Periodicals: Publishing, or Publishing and Printing 0.90 2221 Miscellaneous Publishing and Printing 0.90 2221 Miscellaneous Publishing and Printing 0.90			
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2519   Household Furniture, NEC   0.95			
2521         Wood Office Furniture         0.95           2522         Office Furniture, Except Wood         0.95           2531         Public Building and Related Furniture         0.95           2541         Wood Office and Store Fixtures, Partitions, Shelving, and Lockers         0.95           2542         Office and Store Fixtures, Partitions, Shelving, and Lockers, Except Wood         0.95           2591         Drapery Hardware and Window Blinds and Shades         0.95           2599         Furniture and Fixtures, NEC         0.95           2611         Pulp Wills         0.95           2621         Paper Mills         0.95           2631         Paper Mills         0.95           2652         Setup Paperboard Mills         0.95           2653         Corrugated and Solid Fiber Boxes         0.95           2653         Corrugated and Solid Fiber Boxes         0.95           2655         Fiber Cans, Tubes, Drums, and Similar Products         0.95           2656         Sanitary Food Containers, Except Folding         0.95           2657         Folding Paperboard Boxes, Including Sanitary         0.95           2678         Sanitary Food Containers, Except Folding         0.95           2679         Coated and Laminated Paper, NEC			
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2677Envelopes0.952678Stationery, Tablets, and Related Products0.952679Converted Paper and Paperboard Products, NEC0.952711Newspapers: Publishing, or Publishing and Printing0.902721Periodicals: Publishing, or Publishing and Printing0.902731Books: Publishing, or Publishing and Printing0.952732Book Printing0.902741Miscellaneous Publishing0.90	2675	Die-Cut Paper and Paperboard and Cardboard	0.95
2678Stationery, Tablets, and Related Products0.952679Converted Paper and Paperboard Products, NEC0.952711Newspapers: Publishing, or Publishing and Printing0.902721Periodicals: Publishing, or Publishing and Printing0.902731Books: Publishing, or Publishing and Printing0.952732Book Printing0.902741Miscellaneous Publishing0.90	2676	Sanitary Paper Products	0.95
2679 Converted Paper and Paperboard Products, NEC  2711 Newspapers: Publishing, or Publishing and Printing  2721 Periodicals: Publishing, or Publishing and Printing  2731 Books: Publishing, or Publishing and Printing  2732 Book Printing  2741 Miscellaneous Publishing  0.90	2677	Envelopes	0.95
2711Newspapers: Publishing, or Publishing and Printing0.902721Periodicals: Publishing, or Publishing and Printing0.902731Books: Publishing, or Publishing and Printing0.952732Book Printing0.902741Miscellaneous Publishing0.90	2678	Stationery, Tablets, and Related Products	0.95
2721Periodicals: Publishing, or Publishing and Printing0.902731Books: Publishing, or Publishing and Printing0.952732Book Printing0.902741Miscellaneous Publishing0.90	2679	Converted Paper and Paperboard Products, NEC	0.95
2731Books: Publishing, or Publishing and Printing0.952732Book Printing0.902741Miscellaneous Publishing0.90	2711	Newspapers: Publishing, or Publishing and Printing	0.90
2732         Book Printing         0.90           2741         Miscellaneous Publishing         0.90	2721	Periodicals: Publishing, or Publishing and Printing	0.90
2741 Miscellaneous Publishing 0.90	2731	Books: Publishing, or Publishing and Printing	0.95
	2732	Book Printing	0.90
2752 Commercial Printing, Lithographic 0.90	2741	Miscellaneous Publishing	0.90
	2752	Commercial Printing, Lithographic	0.90

SIC	SIC Description	SIC Fx
2754	Commercial Printing, Gravure	0.90
2759	Commercial Printing, NEC	0.90
2761	Manifold Business Forms	0.90
2771	Greeting Cards	0.90
2782	Blankbooks, Loose-leaf Binders and Devices	0.90
2789	Bookbinding and Related Work	0.90
2791	Typesetting	0.90
2796	Platemaking and Related Services	0.90
2812	Alkalies and Chlorine	1.00
2813	Industrial Gases	1.00
2816	Inorganic Pigments	1.00
2819	Industrial Inorganic Chemicals, NEC	1.00
2821	Plastics Material and Synthetic Resins, and Nonvulcanizable Elastomers	1.00
2822	Synthetic Rubber	1.00
2823	Cellulosic Manmade Fibers	1.00
2824	Manmade Organic Fibers, Except Cellulosic	1.00
2833	Medicinal Chemicals and Botanical Products	0.90
2834	Pharmaceutical Preparations	0.90
2835	In Vitro and In Vivo Diagnostic Substances	0.90
2836	Biological Products, Except Diagnostic Substances	0.90
2841	Soaps and Other Detergents, Except Speciality Cleaners	0.90
2842	Speciality Cleaning, Polishing, and Sanitary Preparations	0.90
2843	Surface Active Agents, Finishing Agents, Sulfonated Oils, and Assistants	0.90
2844	Perfumes, Cosmetics, and Other Toilet Preparations	0.90
2851	Paints, Varnishes, Lacquers, Enamels, and Allied Products	0.95
2861	Gum and Wood Chemicals	1.00
2865	Cyclic Organic Crudes and Intermediates, and Organic Dyes and Pigments	1.00
2869	Industrial Organic Chemicals, NEC	1.00
2873	Nitrogenous Fertilizers	1.00
2874	-	1.00
	Phosphatic Fertilizers  Fortilizers Mixing Only	
2875	Fertilizers, Mixing Only	1.00
2879	Pesticides and Agricultural Chemicals, NEC	1.00
2891	Adhesives and Sealants	0.95
2892	Explosives	1.15
2893	Printing Ink	0.95
2895	Carbon Black	1.00
2899	Chemicals and Chemical Preparations, NEC	0.95
2911	Petroleum Refining	1.05
2951	Asphalt Paving Mixtures and Blocks	1.05
2952	Asphalt Felts and Coatings	1.05
2992	Lubricating Oils and Greases	1.05
2999	Products of Petroleum and Coal, NEC	1.05
3011	Tires and Inner Tubes	0.95
3021	Rubber and Plastics Footwear	0.95
3052	Rubber and Plastics Hose and Belting	0.95
3053	Gaskets, Packing, and Sealing Devices	0.90
3061	Molded, Extruded, and Lathe-Cut Mechanical Rubber Goods	0.95
3069	Fabricated Rubber Products, NEC	0.95
3081	Unsupported Plastics Film and Sheet	0.95
3082	Unsupported Plastics Profile Shapes	0.95
3083	Laminated Plastics Plate, Sheet, and Profile Shapes	0.95
3084	Plastics Pipe	0.95
3085	Plastics Bottles	0.95
3086	Plastics Foam Products	0.95
3087	Custom Compounding of Purchased Plastics Resins	0.95

SIC	SIC Description	SIC Fx
3088	Plastics Plumbing Fixtures	0.95
3089	Plastics Products, NEC	0.95
3111	Leather Tanning and Finishing	1.15
3131	Boot and Shoe Cut Stock and Findings	1.00
3142	House Slippers	0.95
3143	Men's Footwear, Except Athletic	0.95
3144	Women's Footwear, Except Athletic	0.95
3149	Footwear, Except Rubber, NEC	0.95
3151	Leather Gloves and Mittens	1.00
3161	Luggage	0.95
3171	Women's Handbags and Purses	0.95
3172	Personal Leather Goods, Except Women's Handbags and Purses	0.95
3199	Leather Goods, NEC	0.95
3211	Flat Glass	0.95
3221	Glass Containers	0.95
3229	Pressed and Blown Glass and Glassware, NEC	0.95
3231	Glass Products, Made of Purchased Glass	0.95
3241	Cement, Hydraulic	0.95
3251	Brick and Structural Clay Tile	0.95
3253	Ceramic Wall and Floor Tile	0.95
3255	Clay Refractories	0.95
	·	
3259	Structural Clay Products, NEC	0.95
3261	Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories	0.95
3262	Vitreous China Table and Kitchen Articles	0.95
3263	Fine Earthenware (Whiteware) Table and Kitchen Articles	0.95
3264	Porcelain Electrical Supplies	0.95
3269	Pottery Products, NEC	0.95
3271	Concrete Block and Brick	0.95
3272	Concrete Products, Except Block and Brick	1.05
3273	Ready-Mixed Concrete	0.95
3274	Lime	0.95
3275	Gypsum Products	0.95
3281	Cut Stone and Stone Products	0.95
3291	Abrasive Products	1.05
3292	Asbestos Products	1.05
3295	Minerals and Earths, Ground or Otherwise Treated	1.10
3296	Mineral Wool	0.95
3297	Nonclay Refractories	0.95
3299	Nonmetallic Mineral Products, NEC	1.05
3312	Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills	1.10
3313	Electrometallurgical Products, Except Steel	1.10
3315	Steel Wiredrawing and Steel Nails and Spikes	1.05
3316	Cold-Rolled Steel Sheet, Strip, and Bars	1.10
3317	Steel Pipe and Tubes	1.10
3321	Gray and Ductile Iron Foundries	1.10
3322	Malleable Iron Foundries	1.10
3324	Steel Investment Foundries	1.10
3325	Steel Foundries, NEC	1.10
3331	Primary Smelting and Refining of Copper	1.10
3334	Primary Production of Aluminum	1.10
3339	Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum	1.10
3341	Secondary Smelting and Refining of Nonferrous Metals	1.10
3351	Rolling, Drawing, and Extruding of Copper	1.10
3353	Aluminum Sheet, Plate, and Foil	1.10
3354		1.10
3354	Aluminum Extruded Products	1.10

Sic Description         SIC Fex           3355         Alimnum Rolling and Drawing, INC         1.10           3356         Nolling, Drawing, and Extrusting of Nonferrous Wire         1.00           3367         Powing and Insulating of Nonferrous Wire         1.10           3368         Alaminum De-Castings         1.10           3369         Monterrous Die-Castings, Except Alaminum         1.10           3360         Copper Foundries         1.10           3370         Nonferrous Foundries, Except Aluminum and Copper         1.10           3380         Metal Heart Treating         0.95           3381         Metal Metal Treating         0.95           3411         Metal Shipping Barrels, Drums, Kegs, and Pals         0.09           3421         Cutery         0.09           3421         Metal Shipping Barrels, Drums, Kegs, and Pals         0.09           3421         Cutery         0.09           3422         Saw Biades and Handsaws         0.95           3423         Handware, NC         0.95           3424         Hardware, NC         0.95           3425         Hardware, NC         0.95           3426         Hardware, NC         0.95           3427         Hardwa			
3356         Rolling, Drawing, and Extruding of Nonferrous Wire         1.00           3357         Drawing and insulating of Nonferrous Wire         1.00           3368         Alaminum Dec Castings         1.10           3368         Alaminum Dec Castings         1.10           3366         Copper Foundries         1.10           3366         Copper Foundries         1.10           3367         Monitor Touris Foundries, Except Aluminum and Copper         1.10           3389         Metal Hear Treating         0.95           3379         Primary Metall Products, NEC         1.05           3411         Metal Caris         0.95           3412         Metal Shipping Barrels, Drums, Kegs, and Palls         0.95           3412         Metal Shipping Barrels, Drums, Kegs, and Palls         0.95           3421         Metal Shipping Barrels, Drums, Kegs, and Palls         0.95           3422         Hand and I dige Tools, Except Machine Tools and Handsaws         0.95           3423         Handseld Shipping Barrels, Drums, Kegs, and Palls         0.95           3423         Handseld Caris and Handsaws         0.95           3423         Handseld Caris and Handsaws         0.95           3424         Hardward Medal Wall All All All All All All All All	SIC	SIC Description	SIC Fx
1937   Drawing and Insulating of Nonferrous Wire	3355	Aluminum Rolling and Drawing, NEC	1.10
3363         Aluminum Die-Castings         1.10           3364         Nonferrous Die-Castings, Except Aluminum         1.10           3365         Aluminum Foundries         1.10           3365         Aluminum Foundries         1.10           3369         Nonferrous Foundries, Except Aluminum and Copper         1.10           3369         Metal Heat Treating         0.95           3379         Primary Metal Products, NIC         1.05           3411         Metal Cars         0.95           3421         Metal Shipping Barrels, Drums, Kegs, and Pails         0.95           3421         Metal Shipping Barrels, Drums, Kegs, and Pails         0.95           3421         Metal Godge Tools, Except Machine Tools and Handssws         0.95           3422         Hardware, NEC         0.05           3423         Hand and Edge Tools, Except Machine Tools and Handssws         0.95           3421         Handel Tool and Metal Sanitary Ware         0.95           3422         Hardware, NEC         0.05           3431         Heating Equipment, Except Electric and Warm Alf Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Fabricated Structural Metal         0.95	3356	Rolling, Drawing, and Extruding of Nonferrous Metals, Except Copper and Aluminum	1.10
3364         Nonferrous Die-Castings, Except Aluminum         1.10           3365         Copper Foundries         1.10           3360         Copper Foundries         1.10           3389         Metal Heat Treatting         0.95           3398         Metal Heat Treatting         0.95           3411         Metal Cans         0.05           3412         Metal Shipping Barrels, Drums, Kogs, and Palls         0.05           3421         Cuctiery         0.05           3422         Hand and Edge Tools, Except Machine Tools and Handsaws         0.05           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.05           3429         Hardware, NEC         0.05           3421         Facility Extractifitings and Trim         0.05           3421         Fusing Equipment, Except Electric and Warm Air Furraces         0.05           3421         Plumbing Future Fittings and Trim         0.05           3422         Plumbing Fiture Fittings and Trim         0.05           3423         Plumbing Fiture Fittings and Trim         0.05           3424         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.05           3425         Miscellance Place Vivic (Boiler Shop)         0.05 <tr< td=""><td>3357</td><td>Drawing and Insulating of Nonferrous Wire</td><td>1.00</td></tr<>	3357	Drawing and Insulating of Nonferrous Wire	1.00
3365         Aluminum Foundries         1.10           3366         Copper Foundries         1.10           3370         Monterous Foundries, Except Aluminum and Copper         1.10           3389         Metal Heat Treating         0.95           3399         Primary Metal Products, NEC         1.05           3411         Metal Cons         0.95           3421         Cultery         0.95           3422         Cultery         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3423         Saw Blades and Handsaws         0.95           3424         Hardware, NEC         0.95           3425         Hardware, NEC         0.95           3428         Handware, NEC         0.95           3431         Handing Equipment, Except Electric and Warm Air Furnaces         0.95           3432         Handing Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Sheet Metal Work         0.05           3444         Metal Doors, Sash, Frames, Molding, and Components	3363	Aluminum Die-Castings	1.10
3366   Copper Foundries	3364	Nonferrous Die-Castings, Except Aluminum	1.10
3369         Monferrous Foundries, Except Aluminum and Copper         1.10           3398         Metal Heat Treating         0.95           3411         Metal Cans         0.95           3412         Metal Cans         0.95           3412         Cultery         0.95           3421         Cultery         0.95           3421         Cultery         0.95           3421         Cultery         0.95           3422         Sav Blades and Handsaws         0.95           3423         Save Blades and Handsaws         0.95           3424         Hardware, NEC         0.95           3428         Hand and Edge Tools, Except Alachine Tools and Handsaws         0.95           3429         Hardware, NEC         0.95           3420         Hurbing Fixture Fittings and Trim         0.95           3421         Enameled fron and Metal Sanitary Ware         0.95           3422         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3424         Parkinated Structural Metal         0.95           3424         Architectural and Ornametal Metal Work         0.95           3426         Architectural and Ornamental Metal Work         0.95           3426	3365	Aluminum Foundries	1.10
3398         Metal Heat Treating         0.95           3399         Primary Metal Products, NEC         1.05           3411         Metal Cans         0.95           3412         Metal Shipping Barrels, Drums, Kegs, and Pails         0.95           3421         Cutlery         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3423         Hardware, NEC         0.05           3424         Hardware, NEC         0.95           3431         Enanced Brown and Metal Sanitary Ware         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.05           3443         Fabricated Structural Metal         0.05           3444         Fabricated Werk (Boiler Shops)         0.05           3443         Fabricated Pixture Work (Boiler Shops)         0.05           3444         Sheet Metal Work         0.05 <td>3366</td> <td>Copper Foundries</td> <td>1.10</td>	3366	Copper Foundries	1.10
3399         Primary Metal Products, NEC         1.05           3411         Metal Cans         0.05           3412         Metal Shipping Barrels, Drums, Kegs, and Pails         0.05           3421         Cutlery         0.95           3421         Cutlery         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.05           3425         Saw Blades and Handsaws         0.05           3421         Fabricated Brook Received Machine Tools and Handsaws         0.05           3429         Hardware, NEC         0.05           3431         Fabricated Iron and Metal Sanitary Ware         0.05           3429         Humbridge Fixture Fittings and Trim         0.05           3431         Plateling Equipment, Except Electric and Warm Air Furnaces         0.05           3432         Plumbridge Fixture Fittings and Trim         0.05           3443         Pabricated Structural Metal         0.05           3444         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.05           3444         Metal Boors, Sash, Frames, Molding, and Trim Manufacturing         0.05           3444         Archbectural and Consamental Metal Work         0.05           3446         Archbectural and Confamental Metal	3369	Nonferrous Foundries, Except Aluminum and Copper	1.10
3411         Metal Shipping Barrels, Drums, Kegs, and Pails         0.95           3421         Cuttlery         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3425         Saw Blades and Handsaws         0.95           3429         Hardware, NEC         0.95           3431         Enameled fron and Metal Sanitary Ware         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3433         Hearling Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Sheet Metal Work         0.95           3445         Sheet Metal Work         0.95           3446         Architectural and Ornamental Metal Work         0.95           3451         Structural Metal Buildings and Components         0.95           3462         Iron and Steel Forgings         0.95           3463         Nonferrous Forgings         0.95<	3398	Metal Heat Treating	0.95
3412         Metal Shipping Barrels, Drums, Kegs, and Pails         0.95           3421         Cutlery         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3425         Saw Biades and Handsaws         0.95           3429         Hardware, NEC         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Metal Boors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Sheet Metal Work         0.95           3444         Metal Boors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3444         Metal Boors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3444         Metal Boors, Sash, Frames, Molding, and Components         0.95           3448         Metal Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3452         Boits, Nuts, Screws, Rivets, and Washers         0.95           3	3399	Primary Metal Products, NEC	1.05
3421         Cutlery         0.95           3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3425         Saw Blades and Handsaws         0.95           3429         Hardware, NEC         0.95           3431         Haeding Equipment, Except Electric and Warm Air Furnaces         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heading Equipment, Except Electric and Warm Air Furnaces         0.95           3434         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Architectural and Ornamental Metal Work         0.95           3445         Architectural and Ornamental Metal Work         0.95           3446         Architectural and Ornamental Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bitcallaneous Structural Metal Work         0.95           3453         Screw Machine Products         0.95           3465         Automation Structural Metal Work         0.95           3458         Bolts, Nutl., Screws, Rivets, an	3411	Metal Cans	0.95
3423         Hand and Edge Tools, Except Machine Tools and Handsaws         0.95           3425         Saw Blades and Handsaws         0.95           3429         Hardware, NEC         0.95           3431         Enameled Iron and Metal Sanitary Ware         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.95           3443         Fabriciated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Sheet Metal Work         0.95           3444         Sheet Metal Work (Boiler Shops)         0.95           3445         Sheet Metal Work (Boiler Shops)         0.95           3446         Architectural and Ornamental Metal Work         0.95           3447         Micclaineous Structural Metal Work         0.95           3458         Berk Metal Work (Boiler Shops)         0.95           3459         Micclaineous Structural Metal Work         0.95           3450         Brick Surts, Screw, Rivets, and Washers         0.95           3451         Screw Machine Products         0.95           3452         Iron and Steel Forgings         0.95	3412	Metal Shipping Barrels, Drums, Kegs, and Pails	0.95
3425         Saw Blades and Handsaws         0.95           3429         Hardware, NEC         0.95           3431         Enameded Iron and Metal Sanitary Ware         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Sheet Metal Work (Boiler Shops)         0.95           3444         Sheet Metal Work (Boiler Shops)         0.95           3446         Architectural and Ornamental Metal Work         0.95           3448         Preflabricated Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3453         Screvow, Rivets, and Washers         0.95           3460         Iron and Steel Forgings         0.95           3473         Corton and Closures         0.95           3476         Electroplating, Plating, Polishing, Anodizing, and Coloring <td>3421</td> <td>Cutlery</td> <td>0.95</td>	3421	Cutlery	0.95
3429         Hardware, NEC         0.95           3431         Enameled Iron and Metal Sanitary Ware         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Sheet Metal Work         0.95           3446         Architectural and Ornamental Metal Work         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3462         Iron and Steel Forgings         0.95           3463         Automotive Stamping         0.95           3465         Automotive Stamping         0.95           3470         Electroplating, Plating, Polishing, Anodizing, and Coloring         0.95           3471         Electroplating,	3423	Hand and Edge Tools, Except Machine Tools and Handsaws	0.95
3431         Enameled Iron and Metal Sanitary Ware         0.95           3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Sheet Metal Work         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3463         Nonferrous Forgings         0.95           3465         Automotive Stamping         0.95           3465         Automotive Stamping         0.95           3479         Costing, Engraving, NEC         0.95           3479         Costing, Engraving, and Allied Services, NEC	3425	Saw Blades and Handsaws	0.95
3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Architectural and Ornamental Metal Work         0.95           3446         Architectural and Ornamental Metal Work         0.95           3447         Miscellaneous Structural Metal Work         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3462         Iron and Steel Forgings         0.95           3463         Automotive Stamping         0.95           3465         Automotive Stamping         0.95           3466         Crowns and Closures         0.95           3471         Electroplating, Plating, Polishing, Anodizing, and Coloring         0.95           3472         Electroplating,	3429	Hardware, NEC	0.95
3432         Plumbing Fixture Fittings and Trim         0.95           3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Architectural and Ornamental Metal Work         0.95           3446         Architectural and Ornamental Metal Work         0.95           3447         Miscellaneous Structural Metal Work         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3463         Nonferrous Forgings         0.95           3465         Automotive Stamping         0.95           3465         Automotive Stamping         0.95           3471         Electroplating, Plating, Polishing, Anodizing, and Coloring         0.95           3472         Lec	3431	Enameled Iron and Metal Sanitary Ware	0.95
3433         Heating Equipment, Except Electric and Warm Air Furnaces         0.95           3441         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boller Shops)         0.95           3444         Sheet Metal Work         0.95           3446         Architectural and Ornamental Metal Work         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3462         Iron and Steel Forgings         0.95           3463         Nonferrous Forgings         0.95           3464         Automotive Stamping         0.95           3465         Automotive Stamping         0.95           3466         Crowns and Closures         0.95           3471         Electroplating, Plating, Polishing, Anodizing, and Coloring         0.95           3472         Coating, Engraving, and Allied Services, NEC         0.90           3483         Ammunition, Except for Small Arms <t< td=""><td>3432</td><td>·</td><td>0.95</td></t<>	3432	·	0.95
3441         Fabricated Structural Metal         0.95           3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Sheet Metal Work         0.95           3446         Architectural and Ornamental Metal Work         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3462         Iron and Steel Forgings         0.95           3463         Nonferrous Forgings         0.95           3464         Automotive Stamping         0.95           3465         Automotive Stamping         0.95           3466         Crowns and Closures         0.95           3479         Coating, Engraving, and Allied Services, NEC         0.95           3471         Electroplating, Polishing, Anodizing, and Coloring         0.95           3482         Small Arms Ammunition         0.95           3483         Ammunition, Except for Small Arms         0.95           3			
3442         Metal Doors, Sash, Frames, Molding, and Trim Manufacturing         0.95           3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Sheet Metal Work         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3462         Iron and Steel Forgings         0.95           3463         Nonferrous Forgings         0.95           3464         Automotive Stamping         0.95           3465         Automotive Stamping         0.95           3466         Crowns and Closures         0.95           3467         Metal Stamping, NEC         0.95           3479         Coating, Engraving, and Allied Services, NEC         0.90           3482         Small Arms Ammunition         0.95           3483         Ammunition, Except for Small Arms         0.95           3484         Small Arms         0.95           3489         Ordnance and Accessori			
3443         Fabricated Plate Work (Boiler Shops)         0.95           3444         Sheet Metal Work         0.95           3446         Architectural and Ornamental Metal Work         0.95           3448         Prefabricated Metal Buildings and Components         0.95           3449         Miscellaneous Structural Metal Work         0.95           3451         Screw Machine Products         0.95           3452         Bolts, Nuts, Screws, Rivets, and Washers         0.95           3462         Iron and Steel Forgings         0.95           3463         Nonferrous Forgings         0.95           3465         Automotive Stamping         0.95           3466         Crowns and Closures         0.95           3479         Coating, Engraving, NEC         0.95           3471         Electroplating, Plating, Polishing, Anodizing, and Coloring         0.95           3482         Small Arms Ammunition         0.95           3483         Ammunition, Except for Small Arms         0.95           3484         Small Arms         0.95           3489         Ordnance and Accessories, NEC         0.95           3491         Industrial Valves         0.95           3492         Fluid Power Valves and Hose Fittings <td></td> <td></td> <td></td>			
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3495 Wire Springs 3496 Miscellaneous Fabricated Wire Products 3497 Metal Foil and Leaf 3498 Fabricated Pipe and Pipe Fittings 3499 Fabricated Metal Products, NEC 3511 Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units 3519 Internal Combustion Engines, NEC 3523 Farm Machinery and Equipment 3524 Lawn and Garden Tractors and Home Lawn and Garden Equipment 3531 Construction Machinery and Equipment 3532 Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment 3655	3493	Steel Springs, Except Wire	0.95
3496Miscellaneous Fabricated Wire Products0.953497Metal Foil and Leaf0.953498Fabricated Pipe and Pipe Fittings0.953499Fabricated Metal Products, NEC0.953511Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units0.953519Internal Combustion Engines, NEC0.953523Farm Machinery and Equipment0.953524Lawn and Garden Tractors and Home Lawn and Garden Equipment0.953531Construction Machinery and Equipment0.953532Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment0.95	3494	Valves and Pipe Fittings, NEC	0.95
3497Metal Foil and Leaf0.953498Fabricated Pipe and Pipe Fittings0.953499Fabricated Metal Products, NEC0.953511Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units0.953519Internal Combustion Engines, NEC0.953523Farm Machinery and Equipment0.953524Lawn and Garden Tractors and Home Lawn and Garden Equipment0.953531Construction Machinery and Equipment0.953532Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment0.95	3495	Wire Springs	0.95
3498Fabricated Pipe and Pipe Fittings0.953499Fabricated Metal Products, NEC0.953511Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units0.953519Internal Combustion Engines, NEC0.953523Farm Machinery and Equipment0.953524Lawn and Garden Tractors and Home Lawn and Garden Equipment0.953531Construction Machinery and Equipment0.953532Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment0.95	3496	Miscellaneous Fabricated Wire Products	0.95
3499Fabricated Metal Products, NEC0.953511Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units0.953519Internal Combustion Engines, NEC0.953523Farm Machinery and Equipment0.953524Lawn and Garden Tractors and Home Lawn and Garden Equipment0.953531Construction Machinery and Equipment0.953532Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment0.95	3497	Metal Foil and Leaf	0.95
3511     Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units     0.95       3519     Internal Combustion Engines, NEC     0.95       3523     Farm Machinery and Equipment     0.95       3524     Lawn and Garden Tractors and Home Lawn and Garden Equipment     0.95       3531     Construction Machinery and Equipment     0.95       3532     Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment     0.95	3498	Fabricated Pipe and Pipe Fittings	0.95
3519 Internal Combustion Engines, NEC     0.95       3523 Farm Machinery and Equipment     0.95       3524 Lawn and Garden Tractors and Home Lawn and Garden Equipment     0.95       3531 Construction Machinery and Equipment     0.95       3532 Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment     0.95	3499	Fabricated Metal Products, NEC	0.95
3523     Farm Machinery and Equipment     0.95       3524     Lawn and Garden Tractors and Home Lawn and Garden Equipment     0.95       3531     Construction Machinery and Equipment     0.95       3532     Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment     0.95	3511	Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units	0.95
3524       Lawn and Garden Tractors and Home Lawn and Garden Equipment       0.95         3531       Construction Machinery and Equipment       0.95         3532       Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment       0.95	3519	Internal Combustion Engines, NEC	0.95
3531 Construction Machinery and Equipment 0.95 3532 Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment 0.95	3523	Farm Machinery and Equipment	0.95
3532 Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment 0.95	3524	Lawn and Garden Tractors and Home Lawn and Garden Equipment	0.95
	3531	Construction Machinery and Equipment	0.95
3533 Oil and Gas Field Machinery and Equipment 0.95	3532	Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment	0.95
	3533	Oil and Gas Field Machinery and Equipment	0.95

SIC	SIC Description	SIC Fx
3534	Elevators and Moving Stairways	0.95
3535	Conveyors and Conveying Equipment	0.95
3536	Overhead Traveling Cranes, Hoists, and Monorail Systems	0.95
3537	Industrial Trucks, Tractors, Trailers, and Stackers	0.95
3541	Machine Tools, Metal Cutting Type	0.95
3542	Machine Tools, Metal Forming Type	0.95
3543	Industrial Patterns	0.95
3544	Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds	0.95
3545	Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices	0.95
3546	Power-Driven Handtools	0.95
3547	Rolling Mill Machinery and Equipment	0.95
3548	Electric and Gas Welding and Soldering Equipment	0.95
3549	Metalworking Machinery, NEC	0.95
3552	Textile Machinery	0.95
3553	Woodworking Machinery	0.95
3554	Paper Industries Machinery	0.95
3555	Printing Trades Machinery and Equipment	0.95
3556	Food Products Machinery	0.95
3559	Special Industry Machinery, NEC	0.95
3561	Pumps and Pumping Equipment	0.95
3562	Ball and Roller Bearings	0.95
3563	Air and Gas Compressors	0.95
3564	Industrial and Commercial Fans and Blowers and Air Purification Equipment	0.95
3565	Packaging Machinery	0.95
3566	Speed Changers, Industrial High-Speed Drives, and Gears	0.95
3567	Industrial Process Furnaces and Ovens	0.95
3568	Mechanical Power Transmission Equipment, NEC	0.95
3569	General Industrial Machinery and Equipment, NEC	0.95
3571	Electronic Computers	0.90
3572	Computer Storage Devices	0.90
3575	Computer Terminals	0.90
3577	•	0.90
	Computer Peripheral Equipment, NEC	
3578 3579	Calculating and Accounting Machines, Except Electronic Computers  Office Machines NEC	0.95
	Office Machines, NEC	0.90
3581	Automatic Vending Machines	0.95
3582	Commercial Laundry, Drycleaning, and Pressing Machines	0.95
3585	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment	0.95
3586	Measuring and Dispensing Pumps	0.95
3589	Service Industry Machinery, NEC	0.95
3592	Carburetors, Pistons, Piston Rings, and Valves	0.95
3593	Fluid Power Cylinders and Actuators	0.95
3594	Fluid Power Pumps and Motors	0.95
3596	Scales and Balances, Except Laboratory	0.95
3599	Industrial and Commercial Machinery and Equipment, NEC	0.95
3612	Power, Distribution, and Specialty Transformers	0.90
3613	Switchgear and Switchboard Apparatus	0.90
3621	Motors and Generators	0.90
3624	Carbon and Graphite Products	0.90
3625	Relays and Industrial Controls	0.90
3629	Electrical Industrial Apparatus, NEC	0.90
3631	Household Cooking Equipment	0.90
3632	Household Refrigerators and Home and Farm Freezers	0.90
3633	Household Laundry Equipment	0.90
3634	Electric Housewares and Fans	0.90
3635	Household Vacuum Cleaners	0.90

3639     Nousehold Appliances, NEC     0.98       3641     Identic Lamp Bulbs and Tubes     0.98       3643     Current Carying Wring Devices     0.93       3645     Residential Electric Lighting Fixtures     0.98       3645     Residential Electric Lighting Fixtures     0.91       3647     Vehicular Lighting Equipment     0.93       3648     Lighting Equipment     0.93       3651     Vehicular Lighting Equipment     0.93       3652     Household Audio and Video Equipment     0.93       3653     Rapiding Equipment, NEC     0.93       3661     Telphone and Telegraph Apparatus     0.99       3671     Electron Tobes     0.91       3672     Electron Tubes     0.93       3673     Brinted Circuit Boards     0.93       3674     Semondactors and Related Devices     0.93       3675     Electronic Consolutors and Related Devices     0.93       3676     Electronic Consolutors and Related Devices     0.93       3677     Electronic Connocrost     0.93       3678     Electronic Connocrost     0.93       3679     Electronic Connocrost     0.93       3679     Electronic Connocrost     0.93       3679     Electronic Connocrost     0.93       3690 </th <th></th> <th></th> <th>1</th>			1
3641 Electric Lamp Bulbs and Tubes 3643 Current-Carnying Wring Devices 3643 Announcert-Carnying Wring Devices 3644 Noncurrent-Carnying Wring Devices 3645 Residential Electric Lighting Extures 3646 Commercial, Industrial, and Institutional Electric Lighting Fixtures 3647 Vehicular Lighting Equipment 3648 Lighting Equipment, NEC 3651 Household Audio and Video Equipment 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 3651 Household Audio and Video Equipment 3652 Phonograph Records and Preceded Audio Tapes and Disks 3663 Radio and Television Broadcasting and Communications Equipment 3663 Radio and Television Broadcasting and Communications Equipment 3669 Communications Equipment, NEC 3670 Printed Circuit Boards 3671 Printed Circuit Boards 3672 Printed Circuit Boards 3673 Electroni Tubes 3673 Electroni Capacitors 3675 Electronic Capacitors 3676 Electronic Capacitors 3676 Electronic Congentors 3677 Electronic Components, NEC 3678 Electronic Components, NEC 3679 Liectronic Components, NEC 3679 Liectronic Components, NEC 3680 Printer Matteries 3692 Printer Matteries 3692 Printer Matteries 3692 Printer Matteries 3693 Electronic Congentors 3695 Magnetic and Optical Recording Media 3694 Electrical Equipment for Internal Combustion Engines 3711 Motor Vehicles and Passenger Car Bodies 3712 Motor Vehicles and Passenger Car Bodies 3713 Truck and Buss Bodies 3714 Motor Vehicles and Passenger Car Bodies 3715 Motor Vehicles Parts and Accessories 3716 Motor Vehicles Parts and Accessories 3717 Motor Vehicles Parts and Accessories 3718 Ship Building and Repairing 3720 Aircraft 3731 Motor Vehicles Parts and Accessories 3732 Aircraft 3732 Aircraft Engines and Engine Parts 3733 Truck and Bass Bodies 3734 Motor Vehicles Parts and Accessories 3735 South House 3736 Guided Missies and Space Vehicle Propulsion Unit Parts 3737 Motor Vehicles Parts and Accessories 3738 Electronic Missies and Space Vehicle Propulsion Unit Parts 3739 Truck Araller Equipment 3731 Motorcycles, Bicycles, and Parts 3731 Motorcycles, Bicycles, and Par	SIC	SIC Description	SIC Fx
3643 Current-Carrying Wirring Devices	3639	Household Appliances, NEC	0.90
3644 Noncurrent-Carrying Wiring Devices 3645 Residential Electric Lighting Fixtures 3646 Commercial, Industrial, and Institutional Electric Lighting Fixtures 3647 Vehicular Lighting Equipment 3647 Vehicular Lighting Equipment 3658 Lighting Equipment, NEC 3651 Household Audio and Video Equipment 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 3653 Radio and Television Broadcasting and Communications Equipment 3654 Radio and Television Broadcasting and Communications Equipment 3669 Communications Equipment, NEC 3670 Record and Television Broadcasting and Communications Equipment 3671 Liectron Tubes 3672 Printed Circuit Boards 3673 Radio and Television Broadcasting and Communications Equipment 3675 Electronic Components 3676 Electronic Components 3676 Electronic Ceptic Resistors 3676 Electronic Resistors 3679 Electronic Components, NEC 3670 Electronic Components, NEC 3670 Electronic Components, NEC 3711 Motor Vehicle Parts and Accessories 3721 Audior Vehicle Brats and Accessories 3722 Aircraft Engines and Engine Parts 3723 Aircraft Parts and Accessories 3724 Aircraft Engines and Engine Parts 3725 Motor Vehicle Brats and Accessories 3726 Electronic Machinery, Equipment, NEC 3727 Truck Trailers 3728 Electronic Repairing 3729 Track and Buss Bodies 3739 Track and Buss Bodies 3739 Track and Engine Repairing 3730 Guided Missile pace Vehicle Parts and Accessories 3730 Guided Missile gand Repairing 3731 Motor Vehi	3641	Electric Lamp Bulbs and Tubes	0.90
3645 Residential Electric Lighting Fixtures 3646 Commercial, Industrial, and Institutional Electric Lighting Fixtures 3647 Vehicular Lighting Equipment 3654 Vehicular Lighting Equipment 3654 Policy Lighting Equipment 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 3653 Phonograph Records and Prerecorded Audio Tapes and Disks 3663 Radio and Television Broadcasting and Communications Equipment 3663 Radio and Television Broadcasting and Communications Equipment 3669 Communications Equipment, NEC 3670 Printed Circuit Boards 3671 Electron Tubes 3672 Printed Circuit Boards 3673 Electronic Capacitors 3673 Electronic Capacitors 3676 Electronic Congenitors 3677 Electronic Colis, Transformers, and Other Inductors 3678 Electronic Colis, Transformers, and Other Inductors 3679 Electronic Congenents, NEC 3690 Storage Batteries 3691 Storage Batteries 3692 Printary Batteries, Dry and Wet 3694 Electronic Equipment for Internal Combustion Engines 3695 Magnetic and Optical Recording Media 3695 Electronic Magnetic Industrial Equipment for Internal Combustion Engines 3711 More Vehicles and Passenger Car Bodies 3712 Truck and Bus Bodies 3713 Truck and Bus Bodies 3714 Motor Vehicles and Passenger Car Bodies 3715 Truck Trailers 3716 Motor Homes 3727 Transforment Space Vehicle Propulsion Units and Propulsion Unit Parts 3728 Aircraft Parts and Auxiliary Equipment, NEC 3731 Motor Vehicles and Space Vehicle Propulsion Units and Propulsion Unit Parts 3729 Transportation Equipment NEC 3731 Motor Components 3740 Suided Missiles and Space Vehicle Propulsion Units and Propulsion Unit Parts 3751 Motorcycle, Bicycles, and Parts 3769 Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts 3769 Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts 3779 Transportation Equipment, NEC 3780 Suided Missile Space Vehicle Propulsion Units and Propulsion Unit Parts 3790 Transportation Equipment, NEC 3791 Transportation Equipment, NEC 3792	3643	Current-Carrying Wiring Devices	0.90
3646 Commercial, Industrial, and Institutional Electric Lighting Fixtures 0.94 3647 Vehicular Lighting Equipment 0.93 3651 Household Audio and Video Equipment 0.93 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 0.93 3653 Radio and Television Broadcasting and Communications Equipment 0.93 3663 Radio and Television Broadcasting and Communications Equipment 0.93 3663 Radio and Television Broadcasting and Communications Equipment 0.93 3670 Communications Equipment, NEC 0.93 3671 Electron Tubes 0.93 3672 Printed Circuit Boards 0.93 3673 Semiconductors and Related Devices 0.93 3675 Electronic Capacitors 0.93 3676 Electronic Capacitors 0.93 3676 Electronic Conjectors 0.93 3677 Electronic Conjectors 0.93 3678 Electronic Conjectors 0.93 3679 Electronic Conjector 0.93 3670 Electronic Conjector 0.93 3670 Electronic Conjector 0.93 3671 Motor Vehicle Parts and Accessor	3644	Noncurrent-Carrying Wiring Devices	0.95
3647 Vehicular Lighting Equipment NEC 0.93 3654 Ughting Equipment, NEC 0.93 3651 Hospischold Audio and Video Equipment 0.93 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 0.93 36561 Telephone and Telegraph Apparatus 0.93 3663 Radio and Television Broadcasting and Communications Equipment 0.93 3663 Radio and Television Broadcasting and Communications Equipment 0.93 3663 Radio and Television Broadcasting and Communications Equipment 0.93 3663 Radio and Television Broadcasting and Communications Equipment 0.93 3676 Electron Tubes 0.93 3677 Printed Circuit Boards 0.93 3678 Electronic Capacitors 0.93 3678 Electronic Capacitors 0.93 3678 Electronic Capacitors 0.93 3679 Electronic Coils, Transformers, and Other Inductors 0.93 3679 Electronic Components, NEC 0.93 3679 Electronic Components, NEC 0.93 3691 Storage Batteries 0.93 3692 Primary Batteries, Dry and Wet 0.93 3693 Primary Batteries, Dry and Wet 0.93 3694 Electrical Equipment for Internal Combustion Engines 0.93 3695 Magnetic and Optical Recording Media 0.93 3696 Magnetic and Optical Recording Media 0.93 3711 Motor Vehicles and Passenger Car Bodies 0.93 3712 Aircraft 1.93 3714 Motor Vehicle Parts and Accessories 0.93 3715 Motor Homes 0.93 3716 Motor Homes 0.93 3717 Ship Building and Repairing 1.00 3720 Aircraft Engines and Engine Parts 0.93 3721 Aircraft 1.93 3722 Aircraft Engines and Engine Parts 0.93 3731 Ship Building and Repairing 1.00 3732 Aircraft Farts and Auxillary Equipment, NEC 0.93 3731 Truck Trailers 0.93 3741 Motor Vehicle Parts and Auxillary Equipment, NEC 0.93 3752 Transportation Equipment, NEC 0.93 3764 Guided Missile sand Space Vehicle Propulsion Units and Propulsion Unit Parts 0.93 3775 Motor Homes 0.93 3785 Transportation Equipment, NEC 0.93 3797 Transportation Equipment, NEC 0.93 3798 Transportation Equipment, NEC 0.93 3799 Transportation Equipment, NEC 0.93 3799 Transportation Equipment, NEC 0.93 3791 Transportation Equipment, NEC 0.93 3792 Transportation Equipment, NEC 0.93 3793 Transportation Equipment, NEC 0.93 3793 Transpo	3645	Residential Electric Lighting Fixtures	0.90
3648 Ughting Equipment, NEC 3651 Household Audio and Video Equipment 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 3661 Telephone and Telegraph Apparatus 3661 Telephone and Telegraph Apparatus 3662 Phonograph Records and Prerecorded Audio Tapes and Disks 3661 Telephone and Telegraph Apparatus 3662 Cambrounications Equipment, NEC 3673 Electron Tubes 3674 Semiconductors and Related Devices 3674 Semiconductors and Related Devices 3675 Electronic Capacitors 3676 Electronic Capacitors 3677 Electronic Cols, Transformers, and Other Inductors 3676 Electronic Colis, Transformers, and Other Inductors 3677 Electronic Colis, Transformers, and Other Inductors 3678 Electronic Colis, Transformers, and Other Inductors 3679 Electronic Colis, Transformers, and Other Inductors 3679 Storage Batteries 3691 Storage Batteries 3692 Primary Batteries, Dry and Wet 3694 Electrical Equipment for Internal Combustion Engines 3695 Magnetic and Optical Recording Media 3696 Electrical Machinery, Equipment, and Supplies, NEC 3711 Motor Vehicles and Passenger Car Bodies 3713 Truck and Bus Bodies 3714 Motor Vehicle Parts and Accessories 3715 Motor Vehicles and Passenger Car Bodies 3716 Motor Vehicles and Passenger Car Bodies 3717 Truck Trailers 3720 Aircraft 3721 Aircraft 3722 Aircraft Engines and Engine Parts 3723 Aircraft Engines and Engine Parts 3734 Motor Vehicle Parts and Accessories 3735 Motor Vehicles and Passenger Car Bodies 3736 Guided Missiles and Space Vehicle Propulsion Units and Propulsion Unit Parts 3737 Space Space Vehicle Propulsion Units and Propulsion Unit Parts 3737 Truck and Maxillary Equipment, NEC 3737 Trail Space Vehicles and Space Vehicles 3737 Trail Space Vehicles and Space Vehicles 3739 Transportation Equipment, NEC 3737 Trail Space Vehicles and Space Vehicles 3739 Trail Space Vehicle	3646	Commercial, Industrial, and Institutional Electric Lighting Fixtures	0.90
3651 Household Audio and Video Equipment 0.96 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 0.93 3663 Radio and Television Broadcasting and Communications Equipment 0.95 3663 Radio and Television Broadcasting and Communications Equipment 0.95 3669 Communications Equipment, NEC 0.95 3670 Circumunications Equipment, NEC 0.95 3671 Electron Tubes 0.95 3672 Printed Circuit Boards 0.95 3673 Electronic Capacitors 0.95 3675 Electronic Capacitors 0.95 3676 Electronic Componetors 0.95 3676 Electronic Componetors 0.95 3677 Electronic Componetors 0.95 3678 Electronic Componetors 0.95 3679 Electronic Componetors 0.95 3679 Electronic Componetors 0.95 3699 Electronic Componets, NEC 0.95 3691 Storage Batteries 0.95 3692 Primary Batteries, Dry and Wet 0.95 3694 Electroal Equipment for Internal Combustion Engines 0.95 3695 Magnetic and Optical Recording Media 0.95 3699 Electroal Equipment for Internal Combustion Engines 0.95 3699 Electrical Equipment for Internal Combustion Engines 0.95 3691 Motor Vehicles and Passenger Car Bodies 0.95 3711 Motor Vehicles and Passenger Car Bodies 0.95 3712 Aircraft Engines and Engine Parts 0.95 3713 Truck And Bus Bodies 0.95 3714 Motor Vehicle Parts and Accessories 0.95 3715 Truck Trailers 0.95 3716 Motor Homes 0.95 3717 Aircraft Engines and Engine Parts 0.95 3718 Building and Repairing 1.00 3719 Truck Trailers 0.95 3710 Motor Vehicles and Space Vehicle Propulsion Units and Propulsion Unit Parts 0.95 3710 Motor Homes 0.95 3711 Motor Homes 0.95 3712 Travel Trailers and Auxiliary Equipment, NEC 0.95 3713 Travel Trailers and Campers 0.95 3714 Aircraft Engines and Engine Parts 0.95 3715 Travel Trailers and Campers 0.95 3716 Motor Homes 0.95 3717 Travel Trailers and Campers 0.95 3718 Aircraft Parts and Auxiliary Equipment, NEC 0.95 3719 Travel Trailers and Campers 0.95 3720 Travel Trailers and Campers 0.95 3721 Travel Trailers and Campers 0.95 3722 Aircraft Engines and Engine Parts 0.95 3723 Travel Trailers and Campers 0.95 3724 Aircraft Engines and Engine Parts 0.95 3725 Travel Trail	3647	Vehicular Lighting Equipment	0.95
3652 Prionograph Records and Prerecorded Audio Tapes and Disks 3651 Telephone and Telegraph Apparatus 3663 Radio and Television Broadcasting and Communications Equipment 3669 Communications Equipment, NEC 3672 Printed Circuit Boards 3672 Printed Circuit Boards 3673 Electron Tubes 3674 Semiconductors and Related Devices 3675 Electronic Capacitors 3676 Electronic Capacitors 3676 Electronic Cols, Transformers, and Other Inductors 3677 Electronic Cols, Transformers, and Other Inductors 3678 Electronic Cols, Transformers, and Other Inductors 3679 Electronic Cols, Transformers, and Other Inductors 3691 Storage Batteries 3692 Primary Batteries, Dry and Wet 3694 Electrical Equipment for Internal Combustion Engines 3695 Primary Batteries, Dry and Wet 3699 Electrical Machinery, Equipment, and Supplies, NEC 3711 Motor Vehicles and Passenger Car Bodies 3713 Truck and Bus Bodies 3714 Motor Vehicle Parts and Accessories 3715 Truck Trailers 3726 Motor Homes 3721 Aircraft Engines and Engine Parts 3721 Aircraft Engines and Engine Parts 3722 Aircraft Parts and Auxiliary Equipment, NEC 3731 Motor Homes 3723 Bot Building and Repairing 3724 Aircraft Engines and Engine Parts 3736 Guided Missile and Space Vehicle Porpulsion Units and Propulsion Unit Parts 3739 Track Trailers 3730 Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts 3739 Travel Trailers and Campers 3730 Laboratory Apparatus and Furniture 3731 Laboratory Apparatus and Furniture 3732 Laboratory Apparatus	3648	Lighting Equipment, NEC	0.90
3661       Telephone and Telegraph Apparatus       0.96         3662       Radio and Television Broadcasting and Communications Equipment       0.96         36671       Electron Tubes       0.96         3672       Electron Tubes       0.96         3673       Electronic Capacitors       0.96         3674       Semiconductors and Related Devices       0.97         3675       Electronic Capacitors       0.96         3676       Electronic Conspanents       0.99         3677       Electronic Components, NEC       0.96         3678       Electronic Components, NEC       0.99         3679       Electronic Components, NEC       0.99         3691       Storage Batteries       0.99         3692       Primary Batteries, Dry and Wet       0.99         3693       Primary Batteries, Dry and Wet       0.99         3694       Electrical Equipment for Internal Combustion Engines       0.99         3699       Electronic Vehicles and Postcal Recording Media       0.99         3711       Motor Vehicles and Passenger Car Bodies       0.93         3712       Motor Vehicles and Passenger Car Bodies       0.93         3713       Truck and Bus Bodies       0.93         3714	3651	Household Audio and Video Equipment	0.90
3663       Radio and Television Broadcasting and Communications Equipment       0.96         3669       Communications Equipment, NEC       0.94         3671       Electron Tubes       0.95         3672       Printed Circuit Boards       0.96         3673       Semiconductors and Related Devices       0.96         3676       Electronic Control Resistors       0.99         3677       Electronic Conis, Transformers, and Other Inductors       0.99         3678       Electronic Components, NEC       0.99         3679       Electronic Components, NEC       0.99         3679       Electronic Components, NEC       0.99         3691       Storage Batteries       0.99         3692       Primary Batteries, Dry and Wet       0.96         3694       Electrical Equipment for Internal Combustion Engines       0.99         3695       Magnetic and Optical Recording Media       0.99         3699       Electrical Machinery, Equipment, and Supplies, NEC       0.93         3711       Motor Vehicle Parts and Accessories       0.93         37121       Motor Vehicle Parts and Accessories       0.93         37121       Aircraft Tartiers and Auxiliary Equipment, NEC       0.93         37212       Aircraft Parts and Auxi	3652	Phonograph Records and Prerecorded Audio Tapes and Disks	0.95
3669 Communications Equipment, NEC 3671 Electron Tubes 3672 Printed Circuit Boards 3673 Semiconductors and Related Devices 3674 Semiconductors and Related Devices 3675 Electronic Capacitors 3676 Electronic Capacitors 3676 Electronic Coins, Transformers, and Other Inductors 3677 Electronic Coins, Transformers, and Other Inductors 3678 Electronic Compenents, NEC 3691 Storage Batteries 3692 Primary Batteries, Dry and Wet 3694 Electrical Equipment for Internal Combustion Engines 3695 Magnetic and Optical Recording Media 3694 Electrical Equipment for Internal Combustion Engines 3695 Magnetic and Optical Recording Media 3696 Electrical Machinery, Equipment, and Supplies, NEC 3711 Motor Vehicles and Passenger Car Bodies 3712 Truck and Bus Bodies 3713 Truck and Bus Bodies 3714 Motor Vehicles Parts and Accessories 3715 Truck Trailers 3726 Aircraft Engines and Engine Parts 3727 Aircraft Engines and Engine Parts 3728 Aircraft Parts and Auxiliary Equipment, NEC 3731 Motor Vehicles and Passenger Car Bodies 3728 Aircraft Engines and Engine Parts 3729 Aircraft Brats and Auxiliary Equipment, NEC 3731 Motor Wender Search Services 3740 Motor Wender Search Services 3751 Motor Wender Search Services 3764 Guided Missiles and Space Vehicles 3775 Motor Wender Search Services 3765 Guided Missiles and Space Vehicles 3766 Guided Missiles and Space Vehicles 3767 Guided Missiles and Space Vehicle Propulsion Units and Propulsion Unit Parts 3767 Guided Missiles and Space Vehicle Propulsion Units and Propulsion Unit Parts 3769 Transportation Equipment, NEC 3799 Transportation Equipment, NEC 3790 Transportation Equipment, NEC 3790 Transportation Equipment, NEC 3790 Transportation Equipment, NEC 3791	3661	Telephone and Telegraph Apparatus	0.90
3669 Communications Equipment, NEC 3671 Electron Tubes 3672 Printed Circuit Boards 3673 Semiconductors and Related Devices 3674 Semiconductors and Related Devices 3676 Electronic Capacitors 3676 Electronic Capacitors 3676 Electronic Coils, Transformers, and Other Inductors 3677 Electronic Coils, Transformers, and Other Inductors 3678 Electronic Comectors 3679 Electronic Components, NEC 3691 Storage Batteries 3692 Primary Batteries, Dry and Wet 3694 Electrical Equipment for Internal Combustion Engines 3695 Magnetic and Optical Recording Media 3699 Electrical Equipment for Internal Combustion Engines 3699 Magnetic and Optical Recording Media 3699 Electrical Machinery, Equipment, and Supplies, NEC 3711 Motor Vehicles and Passenger Car Bodies 3712 Truck and Bus Bodies 3713 Truck and Bus Bodies 3714 Motor Vehicles Parts and Accessories 3716 Motor Vehicles Parts and Accessories 3717 Aircraft 3716 Motor Vehicles and Passenger Car Bodies 3721 Aircraft 3724 Aircraft Engines and Engine Parts 3725 Aircraft Parts and Auxiliary Equipment, NEC 3728 Aircraft Parts and Auxiliary Equipment, NEC 3729 Aircraft Parts and Auxiliary Equipment, NEC 3731 Motor Vehicles and Passenger Car Bodies 3740 Motor Vehicles and Passenger Car Bodies 3751 Motor Weblice Parts and Auxiliary Equipment, NEC 3764 Guided Missile Space Vehicle Propulsion Units and Propulsion Unit Parts 3775 Motorcycles, Bicycles, and Parts 3765 Guided Missile Space Vehicle Propulsion Units and Propulsion Unit Parts 3769 Travel Trailers and Campers 3799 Travel Trailers and Campers 3790	3663	Radio and Television Broadcasting and Communications Equipment	0.90
Seric   Felectron Tubes   0.96	3669	Communications Equipment, NEC	0.90
3672   Printed Circuit Boards   0.96			0.90
Semiconductors and Related Devices 0.94 3675 Electronic Capacitors 0.95 3676 Electronic Cosits Transformers, and Other Inductors 0.95 3678 Electronic Cosits, Transformers, and Other Inductors 0.95 3678 Electronic Connectors 0.95 3678 Electronic Connectors 0.95 3679 Electronic Components, NEC 0.95 3679 Electronic Components, NEC 0.95 3691 Storage Batteries 0.95 3692 Primary Batteries, Dry and Wet 0.95 3693 Electrical Equipment for Internal Combustion Engines 0.95 3694 Electrical Equipment for Internal Combustion Engines 0.95 3695 Magnetic and Optical Recording Media 0.95 3699 Electrical Machinery, Equipment, and Supplies, NEC 0.95 3711 Motor Vehicles and Passenger Car Bodies 0.95 3713 Truck and Bus Bodies 0.95 3714 Motor Vehicle Parts and Accessories 0.95 3715 Truck Trailers 0.95 3716 Motor Homes 0.95 3721 Aircraft Aircraft Engines and Engine Parts 0.95 3722 Aircraft Engines and Engine Parts 0.95 3723 Aircraft Engines and Engine Parts 0.95 3724 Aircraft Engines and Repairing 1.06 3725 Ship Building and Repairing 1.06 3726 Motorycles, Bicycles, and Parts 0.95 3751 Motorycles, Bicycles, and Parts 0.95 3764 Guided Missiles and Space Vehicle Propulsion Units and Propulsion Unit Parts 0.95 3799 Travel Trailers and Campers 0.95 3790 Tr			0.90
3675   Electronic Capacitors   0.99   3676   Electronic Colis, Transformers, and Other Inductors   0.99   3677   Electronic Colis, Transformers, and Other Inductors   0.99   3678   Electronic Components, NEC   0.99   3679   Electronic Components, NEC   0.99   3679   Electronic Components, NEC   0.99   3691   Storage Batteries   0.99   3692   Primary Batteries, Dry and Wet   0.99   3693   Selectrical Equipment for Internal Combustion Engines   0.99   3694   Electrical Equipment for Internal Combustion Engines   0.99   3695   Magnetic and Optical Recording Media   0.99   3696   Electrical Machinery, Equipment, and Supplies, NEC   0.99   3711   Motor Vehicles and Passenger Car Bodies   0.99   3712   Motor Vehicle Parts and Accessories   0.99   3714   Motor Vehicle Parts and Accessories   0.99   3715   Truck Trailers   0.99   3716   Motor Homes   0.99   3720   Aircraft Engines and Engine Parts   0.99   3724   Aircraft Engines and Engine Parts   0.99   3725   Aircraft Engines and Engine Parts   0.99   3726   Soat Building and Repairing   1.00   3727   Motor Veyles, Bicycles, and Parts   0.99   3728   Soat Building and Repairing   1.00   3729   Travel Trailers and Space Vehicle Propulsion Units and Propulsion Unit Parts   0.99   3729   Travel Trailers and Campers   0.99   3730   Travel Trailers and Campers   0.99   3731   Travel Trailers and Campers   0.99   3732   Travel Trailers and Campers   0.99   3733   Travel Trailers and Campers   0.99   3734   Travel Trailers and Campers   0.99   3735   Travel Trailers and Campers   0.99   3736   Guided Missile and Space Vehicle Parts and Auxiliary Equipment, NEC   0.99   3732   Travel Trailers and Campers   0.99   3733   Travel Trailers and Campers   0.99   3740   Travel Trailers and Campers   0.99   3750   Travel Trailers and Campers   0.99   3760   Travel Trailers and Campers   0.99   3770   Travel Trailers and Campers   0.99   3781   Travel Trailers and Campers   0.99   3782   Travel Trailers and Campers   0.99   3783   Travel Trailers and Campers   0.99   3784   Travel			0.90
Bectronic Coils, Transformers, and Other Inductors   0.96			0.90
Bectronic Coils, Transformers, and Other Inductors   0.99		· · · · · · · · · · · · · · · · · · ·	0.90
Beletronic Connectors   0.99			
Storage Batteries   0.99			
3691Storage Batteries0.903692Primary Batteries, Dry and Wet0.943694Electrical Equipment for Internal Combustion Engines0.953695Magnetic and Optical Recording Media0.963699Electrical Machinery, Equipment, and Supplies, NEC0.953711Motor Vehicles and Passenger Car Bodies0.953713Truck and Bus Bodies0.953714Motor Vehicle Parts and Accessories0.953715Truck Trailers0.953716Motor Homes0.953721Aircraft0.953722Aircraft Engines and Engine Parts0.953723Aircraft Parts and Auxiliary Equipment, NEC0.953731Ship Building and Repairing1.003732Boat Building and Repairing1.003733Motorcycles, Birycles, and Parts0.953761Guided Missile and Space Vehicle0.953762Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts0.953763Guided Missile and Space Vehicle Parts and Auxiliary Equipment, NEC0.953769Guided Missile Space Vehicle Parts and Auxiliary Equipment, NEC0.953790Transportation Equipments0.953791Transportation Equipment, NEC0.953822Laboratory Apparatus and Furniture0.953823Laboratory Apparatus and Furniture0.963823Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products0.96 <t< td=""><td></td><td></td><td></td></t<>			
3692 Primary Batteries, Dry and Wet 3694 Electrical Equipment for Internal Combustion Engines 3695 Magnetic and Optical Recording Media 3696 Electrical Machinery, Equipment, and Supplies, NEC 3711 Motor Vehicles and Passenger Car Bodies 3713 Truck and Bus Bodies 3714 Motor Vehicle Parts and Accessories 3715 Truck Trailers 3716 Motor Homes 3717 Aircraft Engines and Engine Parts 3718 Aircraft Engines and Engine Parts 3719 Aircraft Parts and Auxiliary Equipment, NEC 372 Aircraft Parts and Auxiliary Equipment, NEC 373 Boat Building and Repairing 374 Railroad Equipment 375 Motorcycles, Bicycles, and Parts 376 Guided Missiles and Space Vehicles 376 Guided Missiles and Space Vehicle Propulsion Units and Propulsion Unit Parts 379 Travel Trailers and Campers 379 Travel Trailers and Campers 379 Travel Trailers and Campers 379 Travel Trailers and Auxiliary Equipment, NEC 379 Travel Trailers 379 Travel Trailers and Auxiliary Equipment, NEC 379 Travel Trailers and Campers 379 Travel Trailers and Campers 379 Travel Trailers and Campers 379 Travel Trailers and Equipment 3821 Laboratory Apparatus and Furniture 3822 Automatic Controls for Regulating Residential and Commercial Environments and Appliances 3823 Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products 3826 Instruments for Measurement, Display, and Control of Process Variables; and Related Products 3826 Instruments for Measurement, Display, and Control of Process Variables; and Related Products 3826 Instruments for Measurement, Display, and Control of Process Variables; and Related Products 3826 Instruments for Measurement, Display, and Control of Process Variables; and Related Products 3826 Instruments for Measurement, Display, and Control of Process Variables; and Related Products 3826 Instruments for Measuring and Testing of Electricity and Electrical Signals			
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3764 Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts 3769 Guided Missile Space Vehicle Parts and Auxiliary Equipment, NEC 3792 Travel Trailers and Campers 3795 Tanks and Tank Components 3799 Transportation Equipment, NEC 3812 Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments 3821 Laboratory Apparatus and Furniture 3822 Automatic Controls for Regulating Residential and Commercial Environments and Appliances 3823 Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products 3824 Totalizing Fluid Meters and Counting Devices 3825 Instruments for Measuring and Testing of Electricity and Electrical Signals 3826 Laboratory Analytical Instruments	3751	Motorcycles, Bicycles, and Parts	0.95
3769 Guided Missile Space Vehicle Parts and Auxiliary Equipment, NEC  3792 Travel Trailers and Campers  0.99 3795 Tanks and Tank Components  0.99 3799 Transportation Equipment, NEC  3812 Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments  0.90 3821 Laboratory Apparatus and Furniture  0.90 3822 Automatic Controls for Regulating Residential and Commercial Environments and Appliances  0.90 3823 Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products  0.90 3824 Totalizing Fluid Meters and Counting Devices  0.90 3825 Instruments for Measuring and Testing of Electricity and Electrical Signals  0.90 3826 Laboratory Analytical Instruments	3761	Guided Missiles and Space Vehicles	0.95
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3799     Transportation Equipment, NEC     0.99       3812     Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments     0.90       3821     Laboratory Apparatus and Furniture     0.90       3822     Automatic Controls for Regulating Residential and Commercial Environments and Appliances     0.90       3823     Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products     0.90       3824     Totalizing Fluid Meters and Counting Devices     0.90       3825     Instruments for Measuring and Testing of Electricity and Electrical Signals     0.90       3826     Laboratory Analytical Instruments     0.90	3792	Travel Trailers and Campers	0.95
3812 Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments  0.90 3821 Laboratory Apparatus and Furniture  0.90 3822 Automatic Controls for Regulating Residential and Commercial Environments and Appliances  0.90 3823 Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products  0.90 3824 Totalizing Fluid Meters and Counting Devices  0.90 3825 Instruments for Measuring and Testing of Electricity and Electrical Signals  0.90 3826 Laboratory Analytical Instruments  0.90	3795	Tanks and Tank Components	0.95
3821     Laboratory Apparatus and Furniture     0.90       3822     Automatic Controls for Regulating Residential and Commercial Environments and Appliances     0.90       3823     Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products     0.90       3824     Totalizing Fluid Meters and Counting Devices     0.90       3825     Instruments for Measuring and Testing of Electricity and Electrical Signals     0.90       3826     Laboratory Analytical Instruments     0.90	3799	Transportation Equipment, NEC	0.95
3822 Automatic Controls for Regulating Residential and Commercial Environments and Appliances 0.90 3823 Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products 0.90 3824 Totalizing Fluid Meters and Counting Devices 0.90 3825 Instruments for Measuring and Testing of Electricity and Electrical Signals 0.90 3826 Laboratory Analytical Instruments 0.90	3812	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments	0.90
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3824     Totalizing Fluid Meters and Counting Devices     0.90       3825     Instruments for Measuring and Testing of Electricity and Electrical Signals     0.90       3826     Laboratory Analytical Instruments     0.90	3822	Automatic Controls for Regulating Residential and Commercial Environments and Appliances	0.90
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	3825	Instruments for Measuring and Testing of Electricity and Electrical Signals	0.90
	3826	Laboratory Analytical Instruments	0.90
5027   Optical instruments and tenses 0.95	3827	Optical Instruments and Lenses	0.95
			0.90
			0.90
		Orthopedic, Prosthetic, and Surgical Appliances and Supplies	0.90

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3843	Dental Equipment and Supplies	0.90
3844	X-Ray Apparatus and Tubes and Related Irradiation Apparatus	0.90
3845	Electromedical and Electrotherapeutic Apparatus	0.90
3851	Ophthalmic Goods	0.90
3861	Photographic Equipment and Supplies	0.95
3873	Watches, Clocks, Clockwork Operated Devices and Parts	0.90
3911	Jewelry, Precious Metal	0.90
3914	Silverware, Plated Ware, and Stainless Steel Ware	0.95
3915	Jewelers' Findings and Materials, and Lapidary Work	0.90
3931	Musical Instruments	0.90
3942	Dolls and Stuffed Toys	0.90
3944	Games, Toys, and Children's Vehicles, Except Dolls and Bicycles	0.95
3949	Sporting and Athletic Goods, NEC	0.90
3951	Pens, Mechanical Pencils, and Parts	0.90
3952	Lead Pencils, Crayons, and Artist's Materials	0.95
3953	Marking Devices	0.90
3955	Carbon Paper and Inked Ribbons	0.90
3961	Costume Jewelry and Costume Novelties, Except Precious Metals	0.90
3965	Fasteners, Buttons, Needles, and Pins	0.90
3991	Brooms and Brushes	0.90
3993	Signs and Advertising Specialties	0.90
3995	Burial Caskets	0.90
3996	Linoleum, Asphalted-Felt-Base, and Other Hard Surface Floor Coverings, NEC	0.95
3999	Manufacturing Industries, NEC	0.95
4011	Railroads, Line-haul Operating	1.05
4013	Railroad Switching and Terminal Establishments	1.05
4111	Local and Suburban Transit	1.10
4119	Local Passenger Transportation, NEC	1.10
4121	Taxicabs	1.15
4131	Intercity and Rural Bus Transportation	1.10
4141	Local Bus Charter Service	1.10
4142	Bus Charter Service, Except Local	1.10
4151	School Buses	1.10
4173	Terminal and Service Facilities for Motor Vehicle Passenger Transportation	1.05
4212	Local Trucking Without Storage	1.00
4213	Trucking, Except Local	1.05
4214	Local Trucking with Storage	1.05
4215	Courier Services Except by Air	1.05
4221	Farm Product Warehousing and Storage	1.05
4222	Refrigerated Warehousing and Storage	1.05
4225	General Warehousing and Storage	1.10
4226	Special Warehousing and Storage, NEC	1.05
4231	Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transportation	1.05
4311	United States Postal Service	0.95
4412	Deep Sea Foreign Transportation of Freight	0.95
4424	Deep Sea Domestic Transportation of Freight	0.95
4432	Freight Transportation on the Great Lakes - St. Lawrence Seaway	0.95
4449	Water Transportation of Freight, NEC	0.95
4481	Deep Sea Transportation of Passengers, Except by Ferry	0.95
4482	Ferries	0.95
4489	Water Transportation of Passengers, NEC	1.00
4491	Marine Cargo Handling	1.05
4492	Towing and Tugboat Services	1.05
4493	Marinas	1.15
4499	Water Transportation Services, NEC	1.05

SIC	SIC Description	SIC Fx
4512	Air Transportation, Scheduled	0.95
4513	Air Courier Services	1.05
4522	Air Transportation, Nonscheduled	1.00
4581	Airports, Flying Fields, and Airport Terminal Services	1.05
4612	Crude Petroleum Pipelines	0.95
4613	Refined Petroleum Pipelines	0.95
4619	Pipelines, NEC	0.95
4724	Travel Agencies	0.95
4725	Tour Operators	0.95
4729	Arrangement of Passenger Transportation, NEC	1.00
4731	Arrangement of Transportation, NEC	1.00
4741	Rental of Railroad Cars	1.00
4783	Packing and Crating	1.05
4785	Fixed Facilities and Inspection and Weighing Services for Motor Vehicle Transportation	1.05
4789	Transportation Services, NEC	1.10
4812	Radiotelephone Communications	0.90
4813	Telephone Communications, Except Radiotelephone	0.90
4822	Telegraph and Other Message Communications	0.90
4832	Radio Broadcasting Stations	0.90
4833	Television Broadcasting Stations	0.90
4841	Cable and Other Pay Television Services	0.90
4899	Communications Services, NEC	1.00
4911	Electric Services	0.95
4922	Natural Gas Transmission	0.95
4923	Natural Gas Transmission and Distribution	0.95
4924	Natural Gas Distribution	0.95
4925	Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distribution	0.95
4931	Electric and Other Services Combined	0.95
4932	Gas and Other Services Combined	0.95
4939	Combination Utilities, NEC	0.95
4941	Water Supply	0.95
4952	Sewerage Systems	0.95
4953	Refuse Systems	1.05
4959	Sanitary Services, NEC	1.10
4961	Steam and Air-Conditioning Supply	0.95
4971	Irrigation Systems	0.95
5012	Automobiles and Other Motor Vehicles	0.95
5013	Motor Vehicle Supplies and New Parts	1.05
5014	Tires and Tubes	1.05
5015	Motor Vehicle Parts, Used	1.05
5021	Furniture	0.95
5023	Home Furnishings	0.95
5031	Lumber, Plywood, Millwork, and Wood Panels	0.95
5031	Brick, Stone and Related Construction Materials	0.95
5032	Roofing, Siding, and Insulation Materials	
		0.95
5039	Construction Materials, NEC  Photographic Equipment and Supplies	0.95
	Photographic Equipment and Supplies	0.95
5044	Office Equipment	0.95
5045	Computers and Computer Peripheral Equipment and Software	0.95
5046	Commercial Equipment, NEC	0.95
5047	Medical, Dental, and Hospital Equipment and Supplies	0.95
5048	Ophthalmic Goods	0.95
5049	Professional Equipment and Supplies, NEC	0.95
5051	Metals Service Centers and Offices	0.95
5052	Coal and Other Minerals and Ores	0.95

SIC	SIC Description	SIC Fx
5063	Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials	0.95
5064	Electrical Appliances, Television and Radio Sets	0.95
5065	Electronic Parts and Equipment, NEC	0.95
5072	Hardware	0.95
5074	Plumbing and Heating Equipment and Supplies (Hydronics)	0.95
5075	Warm Air Heating and Air-Conditioning Equipment and Supplies	0.95
5078	Refrigeration Equipment and Supplies	0.95
5082	Construction and Mining (Except Petroleum) Machinery and Equipment	0.95
5083	Farm and Garden Machinery and Equipment	0.95
5084	Industrial Machinery and Equipment	0.95
5085	Industrial Supplies	0.95
5087	Service Establishment Equipment and Supplies	0.95
5088	Transportation Equipment and Supplies, Except Motor Vehicles	0.95
5091	Sporting and Recreational Goods and Supplies	0.95
5092	Toys and Hobby Goods and Supplies	0.95
5093	Scrap and Waste Materials	1.10
5094	Jewelry, Watches, Precious Stones, and Precious Metals	0.95
5099	Durable Goods, NEC	0.95
5111	Printing and Writing Paper	0.95
5112	Stationery and Office Supplies	0.95
5113	Industrial and Personal Service Paper	0.95
5122	Drugs, Drug Proprietaries, and Druggists' Sundries	0.95
5131	Piece Goods, Notions, and Other Dry Goods	0.95
5136	Men's and Boys' Clothing and Furnishings	0.95
5137	Women's, Children's, and Infants' Clothing and Accessories	0.95
5139	Footwear	0.95
5141	Groceries, General Line	0.95
5142	Packaged Frozen Foods	0.95
5143	Dairy Products, Except Dried or Canned	0.95
5144	Poultry and Poultry Products	0.95
5145	Confectionery	0.95
5146	Fish and Seafoods	0.95
5147	Meats and Meat Products	1.00
5148	Fresh Fruits and Vegetables	0.95
5149	Groceries and Related Products, NEC	0.95
5153	Grain and Field Beans	0.95
5154	Livestock	0.95
5159	Farm-Product Raw Materials, NEC	0.95
5162	Plastics Materials and Basic Forms and Shapes	0.95
5169	Chemicals and Allied Products, NEC	0.95
5171	Petroleum Bulk Stations and Terminals	1.00
5172	Petroleum and Petroleum Products Wholesalers, Except Bulk Stations and Terminals	0.95
5181	Beer and Ale	1.05
5182	Wine and Distilled Alcoholic Beverages	1.05
5191	Farm Supplies	0.95
5192	Books, Periodicals, and Newspapers	0.95
5193	Flowers, Nursery Stock, and Florists' Supplies	0.95
5194	Tobacco and Tobacco Products	0.95
5198	Paint, Varnishes, and Supplies	0.95
5199	Nondurable Goods, NEC	1.00
5211	Lumber and Other Building Materials Dealers	0.95
5231	Paint, Glass, and Wallpaper Stores	0.95
5251	Hardware Stores	0.95
5261	Retail Nurseries, Lawn and Garden Supply Stores	0.95
5271	Mobile Home Dealers	1.10

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SIC	SIC Description	SIC Fx
5311	Department Stores	0.90
5331	Variety Stores	0.90
5399	Miscellaneous General Merchandise Stores	0.90
5411	Grocery Stores	1.00
5421	Meat and Fish (Seafood) Markets, Including Freezer Provisioners	0.95
5431	Fruit and Vegetable Markets	0.95
5441	Candy, Nut, and Confectionery Stores	0.95
5451	Dairy Products Stores	0.95
5461	Retail Bakeries	1.05
5499	Miscellaneous Food Stores	0.95
5511	Motor Vehicle Dealers (New and Used)	1.10
5521	Motor Vehicle Dealers (Used Only)	1.10
5531	Auto and Home Supply Stores	1.05
5541	Gasoline Service Stations	1.10
5551	Boat Dealers	1.10
5561	Recreational Vehicle Dealers	1.10
5571	Motorcycle Dealers	1.10
5599	Automotive Dealers, NEC	1.10
5611	Men's and Boys' Clothing and Accessory Stores	0.95
5621	Women's Clothing Stores	0.95
5632	Women's Accessory and Specialty Stores	0.95
5641	Children's and Infants' Wear Stores	0.95
5651	Family Clothing Stores	0.95
5661	Shoe Stores	0.95
5699	Miscellaneous Apparel and Accessory Stores	0.95
5712	Furniture Stores	0.95
5713	Floor Covering Stores	0.95
5714	Drapery, Curtain, and Upholstery Stores	0.95
5719	Miscellaneous Homefurnishings Stores	0.95
5722	Household Appliance Stores	0.95
5731	Radio, Television, and Consumer Electronics Stores	1.05
5734	Computer and Computer Software Stores	0.95
5735	Record and Prerecorded Tape Stores	0.95
5736	Musical Instrument Stores	0.95
5812	Eating and Drinking Places	1.15
5813	Drinking Places (Alcoholic Beverages)	1.15
5912	Drug Stores and Proprietary Stores	0.95
5921	Liquor Stores	1.15
5932	Used Merchandise Stores	0.90
5941	Sporting Goods Stores and Bicycle Shops	0.95
5942	Book Stores	0.95
5943	Stationery Stores	0.95
5944	Jewelry Stores	0.95
5945	Hobby, Toy, and Game Shops	0.95
5946	Camera and Photographic Supply Stores	0.95
5947	Gift, Novelty, and Souvenir Shops	0.95
5948	Luggage and Leather Goods Stores	0.95
5949	Sewing, Needlework, and Piece Goods Stores	0.95
5961	Catalog and Mail-Order Houses	0.95
5962	Automatic Merchandising Machine Operator	0.95
5963	Direct Selling Establishments	1.05
5983	Fuel Oil Dealers	1.05
5984	Liquefied Petroleum Gas (Bottled Gas) Dealers	1.05
5989	Fuel Dealers, NEC	1.05
5992	Florists	0.95
3332	r torrow	0.53

SIC	SIC Description	SIC Fx
5993	Tobacco Stores and Stands	0.95
5994	News Dealers and Newsstands	0.95
5995	Optical Goods Stores	0.95
5999	Miscellaneous Retail Stores, NEC	0.95
6011	Federal Reserve Banks	0.90
6019	Central Reserve Depository Institutions, NEC	0.90
6021	National Commercial Banks	0.90
6022	State Commercial Banks	0.90
6029	Commercial Banks, NEC	0.90
6035	Savings Institutions, Federally Chartered	0.90
6036	Savings institutions, Not Federally Chartered	0.90
6061	Credit Unions, Federally Chartered	0.90
6062	Credit Unions, Not Federally Chartered	0.90
6081	Branches and Agencies of Foreign Banks	0.90
6082	Foreign Trade and International Banking Institutions	0.90
6091	Nondeposit Trust Facilities	0.95
6099	Functions Related to Deposit Banking, NEC	0.90
6111	Federal and Federally-Sponsored Credit Agencies	0.90
6141	Personal Credit Institutions	0.90
6153	Short-Term Business Credit Institutions, Except Agricultural	0.90
6159	Miscellaneous Business Credit Institutions	0.90
6162	Mortgage Bankers and Loan Correspondents	0.90
6163	Loan Brokers	0.90
6211	Security Brokers, Dealers, and Flotation Companies	0.95
6221	Commodity Contracts Brokers and Dealers	0.95
6231	Security and Commodity Exchanges	0.95
6282	Investment Advice	0.95
6289	Services Allied With the Exchange of Securities or Commodities, NEC	0.95
6311	Life Insurance	0.90
6321	Accident and Health Insurance	0.90
6324	Hospital and Medical Service Plans	0.90
6331	Fire, Marine, and Casualty Insurance	0.90
6351	Surety Insurance	0.90
6361	Title Insurance	0.90
6371	Pension, Health, and Welfare Funds	0.95
6399	Insurance Carriers, NEC	0.90
6411	Insurance Agents, Brokers, and Service	1.00
6512	Operators of Nonresidential Buildings	1.15
6513	Operators of Apartment Buildings	1.10
6514	Operators of Dwellings Other Than Apartment Buildings	1.10
6515	Operators of Residential Mobile Home Sites	1.10
6517	Lessors of Railroad Property	1.10
6519	Lessors of Real Property, NEC	1.10
6531	Real Estate Agents and Managers	1.10
6541	Title Abstract Offices	1.00
6552	Land Subdividers and Developers, Except Cemeteries	1.00
6553	Cemetery Subdividers and Developers	0.95
6712	Offices of Bank Holding Companies	0.90
6719	Offices of Holding Companies, NEC	0.90
6722	Management Investment Offices, Open-End	0.90
6726	Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices	0.90
6732	Education, Religious, and Charitable Trusts	0.90
6733	Trusts, Except Educational, Religious, and Charitable	0.95
6792	Oil Royalty Traders	0.95
6794	Patent Owners and Lessors	0.90

SIC Description         SIC Personal SC Description         O.909           6798 Real Estate Investment Trusts         0.909           6799 Investors, NEC         0.95           7011 Motels and Motels         1.15           7021 Roming and Boarding Houses         1.15           7031 Recreational Camps         1.15           7041 Organization Hotels and Lodging Houses, on Membership Basis         1.15           7041 Prower Laundries, Family and Commercial         1.15           7212 Gament Pressing, and Agents for Laundries and Drycleaniers         1.15           7213 Linen Supply         1.15           7215 Coin Operated Laundries and Drycleaning         1.15           7216 Coin Operated Laundries and Drycleaning         1.15           7217 Campt and Upholistery Cleaning         1.15           7218 Industrial Laundries and Drycleaning         1.15           7219 Coin Operated Laundries and Drycleaning         1.15           7210 Campt and Upholistery Cleaning         1.15           7211 Campt and Gament Services, NEC         1.15           7212 Campt and Upholistery Cleaning         1.10           7213 Individual Services and Compations         1.01           7214 Protection Prophylic Studies, Pertrait         0.95           7215 Individual Adventising Services         0.95     <			
6799         Investors, NEC         0.95           7011         Horles and Motels         1.15           7021         Rooming and Boarding Houses         1.15           7032         Sporting and Recreational Camps         1.15           7041         Organization Motels and clodging Houses, on Membership Basis         1.15           7041         Organization Motels and clodging Houses, on Membership Basis         1.15           7212         Garment Pressing, and Agents for Laundries and Drycleaners         1.15           2123         Garment Pressing, and Agents for Laundries and Drycleaners         1.15           7215         Coin-Operated Laundries and Drycleaning         1.15           7216         Drycleaning Plants, Except Rug Gearing         1.10           7217         Carpet and Upholstery Cleaning         1.10           7218         Iaundry and Garment Services, NEC         1.15           7219         Laundry and Garment Services, NEC         1.15           7211         Burland Services         1.00           7221         Barber Shops         1.10           7221         Barber Shops         1.05           7231         Beauty Shops and Shoeshine Parlors         1.05           7231         Brack Shops         1.05	SIC	SIC Description	SIC Fx
	6798	Real Estate Investment Trusts	0.90
7021         Rooming and Boarding Houses         1.15           7032         Sporting and Recreational Camps         1.15           7038         Recreational Vehicle Parks and Campistes         1.15           7041         Organization Hottels and Lodging Houses, on Membership Basis         1.15           7211         Power Laundries, Family and Commercial         1.15           7212         Germent Pressing, and Agents for Laundries and Drycleaniers         1.15           7213         Linen Supply         1.15           7214         Ceno-Gerated Laundries and Drycleaning         1.15           7215         Coin-Operated Laundries and Drycleaning         1.15           7216         Coin-Operated Laundries and Drycleaning         1.15           7217         Coper and Uplotkery Cleaning         1.15           7218         Industrial Laundries and Drycleaning         1.15           7219         Laundry and Garment Services, NEC         1.15           7211         Industrial Laundries and Drycleaning         1.15           7212         Industrial Laundries and Services         1.05           7213         Reauty Shops         1.10           7214         Industrial Laundries and Services         1.05           7231         Reauty Shops	6799	Investors, NEC	0.95
7032         Sporting and Recreational Camps         1.15           7033         Recreational Vehicle Parks and Campsites         1.15           7041         Organization Hotels and Lodging Houses, on Membership Basis         1.15           7211         Power Laundries, Family and Commercial         1.15           7212         Carment Pressing, and Agents for Laundries and Drycleaners         1.15           7213         Line Supply         1.15           7214         Cury Card Laundries and Drycleaning         1.15           7216         Drycleaning Plants, Except Rug Cleaning         1.15           7217         Carge and Upholstery Cleaning         1.10           7218         Industrial Laundrers         1.15           1219         Laundry and Garment Services, NEC         1.15           7211         Laundry and Garment Services, NEC         1.15           7221         Industrial Laundrers         1.05           7221         Barber Shops         1.00           7231         Barber Shops         1.05           7241         Barber Shops         1.05           7251         Tax Return Preparation Services         0.95           7251         Tax Return Preparation Services         0.95           7291 <td< td=""><td>7011</td><td>Hotels and Motels</td><td>1.15</td></td<>	7011	Hotels and Motels	1.15
7031         Recreational Vehicle Parks and Campsites         1.15           7041         Organization Hotels and Lodging Houses, on Membership Basis         1.15           2121         Power Lundries, Family and Commercial         1.15           7212         Linen Supply         1.15           7213         Linen Supply         1.15           7216         Coin-Operated Laundries and Drycleaning         1.15           7216         Coin-Operated Laundries and Drycleaning         1.15           7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Laundreers         1.15           7219         Laundry and Garment Services, NEC         1.15           7211         Laundry and Garment Services, NEC         1.15           7212         Photographic Studios, Portrait         0.95           7221         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.10           7251         Shoe Repail's Nops and Shoeshine Parlors         1.00           7251         Shoe Repail's Nops and Stoeshine Parlors         1.00           7251         Shoe Repail's Nops and Stoeshine Parlors         1.00           7261         Funeral Services and Crematories         0.95 <tr< td=""><td>7021</td><td>Rooming and Boarding Houses</td><td>1.15</td></tr<>	7021	Rooming and Boarding Houses	1.15
	7032	Sporting and Recreational Camps	1.15
7211         Power Laundries, Family and Commercial         1.15           7212         Garment Pressing, and Agents for Laundries and Drycleaners         1.15           7213         Lines Luppily         1.15           7215         Coin-Operated Laundries and Drycleaning         1.15           7216         Dryckeaning Plants, Except Rug Cleaning         1.15           7217         Carpet and Upholstery Cleaning         1.15           7218         Industrial Launderers         1.15           7219         Industrial Launderers         1.15           7210         Parbed and Upholstery Cleaning         1.05           7211         Laundry and Garment Services, NEC         1.15           7212         Photographic Studios, Portrait         0.05           7221         Photographic Studios, Portrait         0.05           7231         Barber Shops         1.00           7241         Barber Shops         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7291         Maccellaneous Personal Services         0.09           7291         Maccellaneous Personal Services         0.09           7211         <	7033	Recreational Vehicle Parks and Campsites	1.15
7212         Garment Pressing, and Agents for Laundries and Drycleaners         1.15           7213         Linen Supply         1.15           7215         Coin-Operated Laundries and Drycleaning         1.15           7216         Drycleaning Plants, Except Rug Cleaning         1.15           7217         Carpet and Upholstery Cleaning         1.15           7218         Industrial Launderers         1.15           7219         Laundry and Garment Services, NEC         1.15           7211         Photographic Studios, Portrait         0.95           7221         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.10           7241         Barber Shops         1.05           7525         Shoe Repair Shops and Shoeshine Parlors         1.05           7251         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.95           7292         Miscellaneous Personal Services, NEC         1.05           7313         Advertising Agencies         1.05           7314         Advertising Agencies         1.05           7313         Advertising Services         1.05           7314         Advertising Agencies	7041	Organization Hotels and Lodging Houses, on Membership Basis	1.15
7213         Linen Supply         1.15           7215         Coin-Operated Laundries and Drycleaning         1.15           210         Drycleaning Plants, Except Rug Cleaning         1.15           7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Launderers         1.15           7219         Laundry and Garment Services, NEC         1.15           7221         Photographic Studios, Portrait         0.95           7221         Beauty Shops         1.10           7221         Brook Repair Shops and Shoeshine Parlors         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           72721         Tax Return Preparation Services         0.99           72721         Miscellaneous Personal Services, NEC         1.05           7311         Adverturn Preparation Services         1.05           7312         Outdoor Advertising Services         1.05           7313         Advertising Agencies         1.05           7314         Advertising Services         1.05           7323         Outdoor Advertising Services         0.95           7324         Adjustment and	7211	Power Laundries, Family and Commercial	1.15
7215         Coin-Operated Laundries and Drycleaning         1.15           7216         Drycleaning Plants, Except Rug (Claning         1.15           7217         Carpet and Upholstery Cleaning         1.19           7218         Industrial Launderers         1.15           7219         Industrial Launderers         1.15           7211         Industrial Launderers         1.15           7212         Photographic Studios, Portrait         0.95           7221         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         0.95           7291         Tax Return Preparation Services         0.95           7291         Adverting Agencies         0.95           7311         Adverting Agencies         1.05           7312         Adverting Agencies         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Adverting Agencies         1.05           7323         Credit Reporting Services         0.95           7331         Radio, Television, and Publisher	7212	Garment Pressing, and Agents for Laundries and Drycleaners	1.15
7216         Drycleaning Plants, Except Rug Cleaning         1.15           7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Launderers         1.15           7219         Laundry and Garment Services, NEC         1.15           7221         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.10           7241         Breber Shops         1.05           7251         Shoce Repair Shops and Shoeshine Parlors         1.05           7261         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.95           7292         Miscellaneous Personal Services, NEC         1.05           7311         Outdoor Advertising Services         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Outdoor Advertising Services         0.95           7323         Credit Reporting Services         0.95           7321         Direct Mail Advertising Services         0.95           7322         Cubinemat and Collection Services         0.95           7333	7213	Linen Supply	1.15
7217         Carpet and Upholstery Cleaning         1.10           7218         Industrial Launderers         1.15           7219         Launderers         1.15           7221         Photographic Studios, Portrait         0.95           7221         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.10           7241         Barber Shops and Shoeshine Parlors         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7251         Tax Return Preparation Services         0.95           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advertising, NEC         1.05           7321         Adjustment and Collection Services         0.95           7322         Credit Reporting Services         0.95           7331         Dricct Mail Advertising Services         0.95           7332         Credit Reporting Services         0.95           7333         Credit Reporting Services <td>7215</td> <td>Coin-Operated Laundries and Drycleaning</td> <td>1.15</td>	7215	Coin-Operated Laundries and Drycleaning	1.15
7218         Industrial Launderers         1.15           7219         Laundry and Garment Services, NEC         1.15           7221         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.10           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7251         Shoe Repair Shops and Shoeshine Parlors         0.95           7281         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7293         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Advertising Agencies         1.05           7313         Advertising Services         1.05           7313         Advertising Services         1.05           7322         Credit Reporting Services         0.95           7333         Direct Mail Advertising Services         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Computer Agencia Photography	7216	Drycleaning Plants, Except Rug Cleaning	1.15
7218         Industrial Launderers         1.15           7221         Laundry and Garment Services, NEC         1.15           7221         Photographic Studios, Portrait         0.95           7231         Beaty Shops         1.10           7251         Shoe Repair Shops and Shoeshine Parlors         1.05           7251         Shoe Repair Shops and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7292         Miscellanceup Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Advertising, NEC         1.05           7312         Outdoor Advertising, NEC         1.05           7313         Advertising, NEC         1.05           7314         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7331         Direct Mail Advertising Services         0.95           7332         Credit Reporting Services         0.95           7333         Direct Mail Advertising Services         0.95           7334         Photocopying and Duplicating Services         0.95	7217	Carpet and Upholstery Cleaning	1.10
7219         Laundry and Garment Services, NEC         1.15           7221         Photographic Studios, Portrait         0.95           7231         Beauty Shops         1.10           7241         Barber Shops         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.09           7261         Funeral Services and Crematories         0.95           7279         Miscellaneous Personal Services         0.90           7299         Miscellaneous Personal Services         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advertising, NEC         1.05           7322         Credit Reporting Services         0.95           7331         Rodit Reporting Services         0.95           7332         Credit Reporting Services         0.95           7333         Direct Mail Advertising Services         0.95           7334         Credit Reporting Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Photography         0.95	7218		
7221 Photographic Studios, Portrait         0.95           7231 Beauty Shops         1.10           7241 Barber Shops         1.05           7251 Shoe Repair Shops and Shoeshine Parlors         1.00           7261 Funeral Services and Crematories         0.95           7291 Tax Return Preparation Services         0.90           7299 Miscellaneous Personal Services, NEC         1.05           7311 Advertising Agencies         1.05           7312 Outdoor Advertising Services         1.05           7313 Radio, Television, and Publishers' Advertising Representatives         1.05           7313 Advertising, NEC         1.05           7322 Credit Reporting Services         0.95           7323 Credit Reporting Services         0.95           7331 Direct Mail Advertising Services         1.00           7332 Credit Reporting Services         0.95           7335 Commercial Photography         0.95           7336 Commercial Photography         0.95           7337 Commercial Art and Graphic Design         0.95           7338 Secretarial and Court Reporting Services         0.95           7339 Distincetting and Pest Control Services         0.95           7330 Distincetting and Pest Control Services         0.95           7331 Distincting Repair Rental and Leasing <td< td=""><td>7219</td><td></td><td></td></td<>	7219		
7231         Beauty Shops         1.10           7241         Barber Shops         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7251         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Oirect Mail Advertising Services         1.00           7332         Credit Reporting Services         0.95           7333         Commercial Photography         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Protography         0.95           7336         Commercial Protography </td <td>7221</td> <td></td> <td></td>	7221		
7241         Barber Shops         1.05           7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7261         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.99           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7313         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7331         Direct Mail Advertising Services         0.95           7332         Commercial Photography         0.95           7333         Commercial Art and Graphic Design         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Art and Graphic Design         0.95           7336         Commercial Art and Graphic Design         0.95           7337 <td></td> <td></td> <td></td>			
7251         Shoe Repair Shops and Shoeshine Parlors         1.00           7261         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7299         Miscellaneous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7312         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7331         Direct Mail Advertising Services         0.95           7332         Credit Reporting Services         0.95           7333         Direct Mail Advertising Services         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Photography         0.95           7337         Commercial Photography         0.95           7338         Secretarial and Court Reporting Services         0.95           7340         Disinfecting and Pest Control Services         0.95           <			
7261         Funeral Services and Crematories         0.95           7291         Tax Return Preparation Services         0.90           7299         Miscelianeous Personal Services, NEC         1.05           7311         Advertising Agencies         1.05           7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7319         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7322         Agistment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         0.95           7332         Credit Reporting Services         0.95           7333         Direct Mail Advertising Services         0.95           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Art and Graphic Design         0.95           7336         Commercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7340         Disinfecting and Pest Control Services         1.15			
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7312         Outdoor Advertising Services         1.05           7313         Radio, Television, and Publishers' Advertising Representatives         1.05           7319         Advertising, NEC         1.05           7322         Adjustment and Collection Services         0.95           7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Photography         0.95           7337         Commercial Photography         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7343         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         0.95           7361         Employment Agencies         0.95           7361         Employment Agencies         0.95           7372         Computer Programming Services         0.95			
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7323         Credit Reporting Services         0.95           7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7343         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         1.00           7359         Equipment Rental and Leasing, NEC         0.95           7361         Employment Agencies         0.95           7362         Help Supply Services         0.95           7373         Computer Programming Services         0.95           7374         Computer Programming Services         0.90           7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.95           7377         Computer Rental and Leasing         0.95		-	
7331         Direct Mail Advertising Services         1.00           7334         Photocopying and Duplicating Services         0.95           7335         Commercial Photography         0.95           7336         Commercial Art and Graphic Design         0.95           7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         1.00           7359         Equipment Rental and Leasing, NEC         0.95           7361         Employment Agencies         0.95           7361         Employment Agencies         0.95           7371         Computer Programming Services         0.95           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90           7374         Computer Processing and Data Preparation and Processing Services         0.95           7375         Information Retrieval Services         0.95           7376         Computer Rental and Leasing <td< td=""><td></td><td></td><td></td></td<>			
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7338         Secretarial and Court Reporting Services         0.95           7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         1.00           7359         Equipment Rental and Leasing, NEC         0.95           7361         Employment Agencies         0.95           7363         Help Supply Services         0.95           7371         Computer Programming Services         0.90           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90           7374         Computer Processing and Data Preparation and Processing Services         0.95           7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.95           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Servic			
7342         Disinfecting and Pest Control Services         1.15           7349         Building Cleaning and Maintenance Services, NEC         1.10           7352         Medical Equipment Rental and Leasing         0.95           7353         Heavy Construction Equipment Rental and Leasing         1.00           7359         Equipment Rental and Leasing, NEC         0.95           7361         Employment Agencies         0.95           7363         Help Supply Services         0.95           7371         Computer Programming Services         0.90           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90           7374         Computer Processing and Data Preparation and Processing Services         0.95           7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.95           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         Photofinishing Laboratories <t< td=""><td></td><td></td><td></td></t<>			
7349       Building Cleaning and Maintenance Services, NEC       1.10         7352       Medical Equipment Rental and Leasing       0.95         7353       Heavy Construction Equipment Rental and Leasing       1.00         7359       Equipment Rental and Leasing, NEC       0.95         7361       Employment Agencies       0.95         7363       Help Supply Services       0.95         7371       Computer Programming Services       0.90         7372       Prepackaged Software       0.90         7373       Computer Integrated Systems Design       0.90         7374       Computer Processing and Data Preparation and Processing Services       0.95         7375       Information Retrieval Services       0.95         7376       Computer Facilities Management Services       0.95         7377       Computer Rental and Leasing       0.95         7378       Computer Maintenance and Repair       1.00         7379       Computer Related Services, NEC       0.90         7381       Detective, Guard, and Armored Car Services       1.00         7382       Security Systems Services       1.00         7383       Photofinishing Laboratories       0.95         7389       Business Services, NEC       0.95 <td></td> <td></td> <td></td>			
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7353       Heavy Construction Equipment Rental and Leasing       1.00         7359       Equipment Rental and Leasing, NEC       0.95         7361       Employment Agencies       0.95         7363       Help Supply Services       0.95         7371       Computer Programming Services       0.90         7372       Prepackaged Software       0.90         7373       Computer Integrated Systems Design       0.90         7374       Computer Processing and Data Preparation and Processing Services       0.95         7375       Information Retrieval Services       0.95         7376       Computer Facilities Management Services       0.90         7377       Computer Rental and Leasing       0.95         7378       Computer Rental and Leasing       0.95         7379       Computer Related Services, NEC       0.90         7381       Detective, Guard, and Armored Car Services       1.00         7382       Security Systems Services       1.00         7383       Photofinishing Laboratories       0.95         7389       Business Services, NEC       0.95		Building Cleaning and Maintenance Services, NEC	1.10
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7361       Employment Agencies       0.95         7363       Help Supply Services       0.95         7371       Computer Programming Services       0.90         7372       Prepackaged Software       0.90         7373       Computer Integrated Systems Design       0.90         7374       Computer Processing and Data Preparation and Processing Services       0.95         7375       Information Retrieval Services       0.95         7376       Computer Facilities Management Services       0.90         7377       Computer Rental and Leasing       0.95         7378       Computer Maintenance and Repair       1.00         7379       Computer Related Services, NEC       0.90         7381       Detective, Guard, and Armored Car Services       1.00         7382       Security Systems Services       1.00         7383       News Syndicates       1.05         7384       Photofinishing Laboratories       0.95         7389       Business Services, NEC       0.95	7353	Heavy Construction Equipment Rental and Leasing	1.00
7363         Help Supply Services         0.95           7371         Computer Programming Services         0.90           7372         Prepackaged Software         0.90           7373         Computer Integrated Systems Design         0.90           7374         Computer Processing and Data Preparation and Processing Services         0.95           7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.90           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95	7359	Equipment Rental and Leasing, NEC	0.95
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7372Prepackaged Software0.907373Computer Integrated Systems Design0.907374Computer Processing and Data Preparation and Processing Services0.957375Information Retrieval Services0.957376Computer Facilities Management Services0.907377Computer Rental and Leasing0.957378Computer Maintenance and Repair1.007379Computer Related Services, NEC0.907381Detective, Guard, and Armored Car Services1.007382Security Systems Services1.007383News Syndicates1.057384Photofinishing Laboratories0.957389Business Services, NEC0.95	7363	Help Supply Services	0.95
7373Computer Integrated Systems Design0.907374Computer Processing and Data Preparation and Processing Services0.957375Information Retrieval Services0.957376Computer Facilities Management Services0.907377Computer Rental and Leasing0.957378Computer Maintenance and Repair1.007379Computer Related Services, NEC0.907381Detective, Guard, and Armored Car Services1.007382Security Systems Services1.007383News Syndicates1.057384Photofinishing Laboratories0.957389Business Services, NEC0.95	7371	Computer Programming Services	0.90
7374Computer Processing and Data Preparation and Processing Services0.957375Information Retrieval Services0.957376Computer Facilities Management Services0.907377Computer Rental and Leasing0.957378Computer Maintenance and Repair1.007379Computer Related Services, NEC0.907381Detective, Guard, and Armored Car Services1.007382Security Systems Services1.007383News Syndicates1.057384Photofinishing Laboratories0.957389Business Services, NEC0.95	7372	Prepackaged Software	0.90
7375         Information Retrieval Services         0.95           7376         Computer Facilities Management Services         0.90           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95	7373	Computer Integrated Systems Design	0.90
7376         Computer Facilities Management Services         0.90           7377         Computer Rental and Leasing         0.95           7378         Computer Maintenance and Repair         1.00           7379         Computer Related Services, NEC         0.90           7381         Detective, Guard, and Armored Car Services         1.00           7382         Security Systems Services         1.00           7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95	7374	Computer Processing and Data Preparation and Processing Services	0.95
7377 Computer Rental and Leasing         0.95           7378 Computer Maintenance and Repair         1.00           7379 Computer Related Services, NEC         0.90           7381 Detective, Guard, and Armored Car Services         1.00           7382 Security Systems Services         1.00           7383 News Syndicates         1.05           7384 Photofinishing Laboratories         0.95           7389 Business Services, NEC         0.95	7375	Information Retrieval Services	0.95
7378 Computer Maintenance and Repair         1.00           7379 Computer Related Services, NEC         0.90           7381 Detective, Guard, and Armored Car Services         1.00           7382 Security Systems Services         1.00           7383 News Syndicates         1.05           7384 Photofinishing Laboratories         0.95           7389 Business Services, NEC         0.95	7376	Computer Facilities Management Services	0.90
7379 Computer Related Services, NEC         0.90           7381 Detective, Guard, and Armored Car Services         1.00           7382 Security Systems Services         1.00           7383 News Syndicates         1.05           7384 Photofinishing Laboratories         0.95           7389 Business Services, NEC         0.95	7377	Computer Rental and Leasing	0.95
7381 Detective, Guard, and Armored Car Services         1.00           7382 Security Systems Services         1.00           7383 News Syndicates         1.05           7384 Photofinishing Laboratories         0.95           7389 Business Services, NEC         0.95	7378	Computer Maintenance and Repair	1.00
7382 Security Systems Services         1.00           7383 News Syndicates         1.05           7384 Photofinishing Laboratories         0.95           7389 Business Services, NEC         0.95	7379	Computer Related Services, NEC	0.90
7383         News Syndicates         1.05           7384         Photofinishing Laboratories         0.95           7389         Business Services, NEC         0.95	7381	Detective, Guard, and Armored Car Services	1.00
7384Photofinishing Laboratories0.957389Business Services, NEC0.95	7382	Security Systems Services	1.00
7389 Business Services, NEC 0.95	7383	News Syndicates	1.05
7389 Business Services, NEC 0.95	7384	*	0.95
7513     Fruck Kental and Leasing, Without Drivers   1.10	7513	Truck Rental and Leasing, Without Drivers	1.10

SIC	SIC Description	SIC Fx
7514	Passenger Car Rental	1.10
7515	Passenger Car Leasing	1.10
7519	Utility Trailer and Recreational Vehicle Rental	1.10
7521	Automobile Parking	1.10
7532	Top, Body, and Upholstery Repair Shops and Paint Shops	1.10
7533	Automotive Exhaust System Repair Shops	1.10
7534	Tire Retreading and Repair Shops	1.05
7536	Automotive Glass Replacement Shops	1.10
7537	Automotive Transmission Repair Shops	1.10
7538	General Automotive Repair Shops	1.10
7539	Automotive Repair Shops, NEC	1.10
7542	Carwashes	1.10
7549	Automotive Services, Except Repair and Carwashes	1.10
7622	Radio and Television Repair Shops	1.00
7623	Refrigeration and Air-Conditioning Services and Repair Shops	1.00
7629	Electrical and Electronic Repair Shops, NEC	1.00
7631	Watch, Clock, and Jewelry Repair	1.00
7641	Reupholstery and Furniture Repair	1.00
7692	Welding Repair	1.00
7694	Armature Rewinding Shops	0.95
7699	Repair Shops and Related Services, NEC	1.00
7812	Motion Picture and Video Tape Production	0.95
7819	Services Allied to Motion Picture Production	0.95
7822	Motion Picture and Video Tape Distribution	0.95
7829	Services Allied to Motion Picture Distribution	0.95
7832	Motion Picture Theaters, Except Drive-In	0.95
7833	Drive-In Motion Picture Theaters	0.95
7841	Video Tape Rental	0.95
7911	Dance Studios, Schools, and Halls	1.05
7922	Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services	1.10
7929	Bands, Orchestras, Actors, and Other Entertainers and Entertainment Groups	1.15
7933	Bowling Centers	1.15
7941	Professional Sports Clubs and Promoters	1.15
7948	Racing, Including Track Operations	1.15
7991	Physical Fitness Facilities	1.15
7992	Public Golf Courses	1.15
7993	Coin-Operated Amusement Devices	1.15
7996	Amusement Parks	1.15
7997	Membership Sports and Recreation Clubs	1.15
7999	Amusement and Recreation Services, NEC	1.10
8011	Offices and Clinics of Doctors of Medicine	1.15
8021	Offices and Clinics of Dentists	1.15
8031	Offices and Clinics of Doctors of Osteopathy	1.15
8041	Offices and Clinics of Chiropractors	1.15
8042	Offices and Clinics of Optometrists	1.15
8043	Offices and Clinics of Podiatrists	1.15
8049	Offices and Clinics of Health Practitioners, NEC	1.15
8051	Skilled Nursing Care Facilities	1.15
8052	Intermediate Care Facilities	1.15
8059	Nursing and Personal Care Facilities, NEC	1.15
8062	General Medical and Surgical Hospitals	1.15
8063	Psychiatric Hospitals	1.15
8069	Specialty Hospitals, Except Psychiatric	1.15
8071	Medical Laboratories	1.05
8072	Dental Laboratories	1.00

	I	
SIC	SIC Description	SIC Fx
8082	Home Health Care Services	1.15
8092	Kidney Dialysis Centers	1.15
8093	Specialty Outpatient Facilities, NEC	1.15
8099	Health and Allied Services, NEC	1.05
8111	Legal Services	0.95
8211	Elementary and Secondary Schools	1.05
8221	Colleges, Universities, and Professional Schools	1.05
8222	Junior Colleges and Technical Institutes	1.05
8231	Libraries	0.90
8243	Data Processing Schools	0.95
8244	Business and Secretarial Schools	0.95
8249	Vocational Schools, NEC	0.95
8299	Schools and Educational Services, NEC	0.95
8322	Individual and Family Social Services	1.00
8331	Job Training and Vocational Rehabilitation Services	1.00
8351	Child Day Care Services	1.00
8361	Residential Care	1.15
8399	Social Services, NEC	1.00
8412	Museums and Art Galleries	1.05
8422	Arboreta and Botanical or Zoological Gardens	1.05
8611	Business Associations	1.15
8621	Professional Membership Organizations	1.15
8631	Labor Unions and Similar Labor Organizations	1.15
8641	Civic, Social, and Fraternal Associations	1.15
8651	Political Organizations	1.15
8661	Religious Organizations	1.15
8699	Membership Organizations, NEC	1.10
8711	Engineering Services	0.90
8712	Architectural Services	0.90
8713	Surveying Services	0.90
8721	Accounting, Auditing, and Bookkeeping Services	0.90
8731	Commercial Physical and Biological Research	0.95
8732	Commercial Economic, Sociological, and Educational Research	0.95
8733	Noncommercial Research Organizations	0.95
8734	Testing Laboratories	0.90
8741	Management Services	0.95
8742	Management Consulting Services	0.90
8743	Public Relations Services	1.05
8744	Facilities Support Management Services	0.95
8748	Business Consulting Services, NEC	0.90
8811	Private Households	1.15
8999	Services, NEC	0.95
9111	Executive Offices	1.15
9121	Legislative Bodies	1.15
9131	Executive and Legislative Offices, Combined	1.15
9199		
	General Government, NEC	1.15
9211	Courts  Police Protection	1.15
9221	Police Protection	1.15
9222	Legal Counsel and Prosecution	1.15
9223	Correctional Institutions	1.15
9224	Fire Protection	1.15
9229	Public Order and Safety, NEC	1.15
9311	Public Finance, Taxation, and Monetary Policy	1.15
9411	Administration of Educational Programs	1.15
9431	Administration of Public Health Programs	1.15

#### Appendix A

SIC	SIC Description	SIC Fx
9441	Administration of Social, Human Resource and Income Maintenance Programs	1.15
9451	Administration of Veterans' Affairs, Except Health Insurance	1.15
9511	Air and Water Resource and Solid Waste Management	1.15
9512	Land, Mineral, Wildlife, and Forest Conservation	1.15
9531	Administration of Housing Programs	1.15
9532	Administration of Urban Planning and Community and Rural Development	1.15
9611	Administration of General Economic Programs	1.15
9621	Regulation and Administration of Transportation Programs	1.10
9631	Regulation and Administration of Communications, Electric, Gas, and Other Utilities	1.15
9641	Regulation of Agricultural Marketing and Commodities	1.15
9651	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	1.15
9661	Space Research and Technology	1.15
9711	National Security	1.15
9721	International Affairs	1.15

	Demographic Adjustment Factors												
	Male												
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T				
Age	S	S	S	D	D	PC	F	F	F				
0 - 24	0.3395	0.3395	0.3395	1.2591	1.3470	1.1866	1.7344	2.5299	2.6538				
25 - 29	0.4068	0.4068	0.4068	1.3562	1.4945	1.2398	2.0644	2.6348	2.7746				
30 - 34	0.4978	0.4978	0.4978	1.4225	1.6405	1.3087	2.3544	2.6995	2.8419				
35 - 39	0.6108	0.6108	0.6108	1.4834	1.7633	1.4269	2.4629	2.6882	2.8284				
40 - 44	0.7567	0.7567	0.7567	1.6802	1.9887	1.5347	2.5672	2.7667	2.8966				
45 - 49	0.9659	0.9659	0.9659	2.0775	2.3412	1.7290	2.8084	3.0605	3.1845				
50 - 54	1.3238	1.3238	1.3238	2.7038	2.8719	2.0546	3.1881	3.5356	3.6443				
55 - 59	1.6963	1.6963	1.6963	3.3593	3.4471	2.3802	3.5925	4.0303	4.1194				
60 - 64	2.2284	2.2284	2.2284	4.1862	4.2312	2.9050	4.2571	4.6220	4.6850				
65 - 199	3.0976	3.0976	3.0976	5.4747	5.4928	3.8257	5.4856	5.6214	5.8211				

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	0.6814	0.6814	0.6814	1.4047	1.0665	1.7429	1.6468	2.2494	2.2447
25 - 29	0.9275	0.9275	0.9275	1.5599	1.3805	1.8797	1.9704	2.4575	2.5646
30 - 34	1.0772	1.0772	1.0772	1.6990	1.6348	1.9834	2.2917	2.6103	2.7539
35 - 39	1.0984	1.0984	1.0984	1.7268	1.8380	1.9518	2.3761	2.6164	2.7916
40 - 44	1.1528	1.1528	1.1528	1.8389	2.1320	1.9242	2.4839	2.7437	2.9431
45 - 49	1.3235	1.3235	1.3235	2.2498	2.6149	2.0506	2.7930	3.1288	3.3473
50 - 54	1.5560	1.5560	1.5560	2.8582	3.1632	2.2432	3.1900	3.6044	3.8262
55 - 59	1.8065	1.8065	1.8065	3.5479	3.7601	2.4398	3.6957	4.1750	4.3776
60 - 64	2.1569	2.1569	2.1569	4.3871	4.5268	2.7642	4.4182	4.7749	5.0278
65 - 199	2.6198	2.6198	2.6198	5.4825	5.5676	3.3491	5.4819	5.4797	6.4472

	Average Contract Size											
					Male							
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T			
Age	S	S	S	D	D	PC	F	F	F			
0 - 24	1.000	1.000	1.000	2.000	2.000	2.143	2.521	3.389	3.438			
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.944	3.704	3.758			
30 - 34	1.000	1.000	1.000	2.000	2.000	2.656	3.456	3.996	4.071			
35 - 39	1.000	1.000	1.000	2.000	2.000	2.851	3.779	4.183	4.280			
40 - 44	1.000	1.000	1.000	2.000	2.000	2.840	3.793	4.200	4.297			
45 - 49	1.000	1.000	1.000	2.000	2.000	2.743	3.544	4.072	4.151			
50 - 54	1.000	1.000	1.000	2.000	2.000	2.580	3.060	3.825	3.873			
55 - 59	1.000	1.000	1.000	2.000	2.000	2.417	2.548	3.583	3.607			
60 - 64	1.000	1.000	1.000	2.000	2.000	2.375	2.233	3.462	3.460			
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.114	3.444	3.500			

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	1.000	1.000	1.000	2.000	2.000	2.227	2.405	3.417	3.500
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.726	3.583	3.706
30 - 34	1.000	1.000	1.000	2.000	2.000	2.674	3.178	3.819	3.972
35 - 39	1.000	1.000	1.000	2.000	2.000	2.816	3.425	3.948	4.147
40 - 44	1.000	1.000	1.000	2.000	2.000	2.750	3.355	3.907	4.084
45 - 49	1.000	1.000	1.000	2.000	2.000	2.602	3.091	3.773	3.904
50 - 54	1.000	1.000	1.000	2.000	2.000	2.433	2.698	3.565	3.638
55 - 59	1.000	1.000	1.000	2.000	2.000	2.259	2.316	3.341	3.368
60 - 64	1.000	1.000	1.000	2.000	2.000	2.143	2.093	3.143	3.167
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.129	3.333	3.500

The demographic factor input into Exhibit A of the Experience Rating Formula is determined by dividing the average subscriber demographic factor by the weighted average number of members per contract (using the demographic factors and average contract size from the tables above).

## Appendix C

## HRA/HSA Deductible Funding Adjustment Factors

Single	51%-75%	% Funding	76%-100%	6 Funding
Deductible	HRA	HSA	HRA	HSA
\$1,000	1.20%	0.60%	2.40%	1.20%
\$1,250	1.30%	0.70%	2.60%	1.40%
\$1,500	1.30%	0.80%	2.70%	1.60%
\$1,750	1.40%	0.90%	2.80%	1.80%
\$2,000	1.50%	1.00%	2.90%	2.00%
\$2,250	1.90%	1.10%	3.70%	2.20%
\$2,500	2.30%	1.20%	4.50%	2.40%
\$2,750	2.70%	1.30%	5.30%	2.70%
\$3,000	3.10%	1.50%	6.10%	2.90%
\$3,250	3.10%	1.40%	6.10%	2.80%
\$3,500	3.10%	1.30%	6.10%	2.70%
\$3,750	3.10%	1.30%	6.10%	2.60%
\$4,000	3.10%	1.20%	6.10%	2.40%
\$4,250	2.90%	1.20%	5.90%	2.30%
\$4,500	2.80%	1.10%	5.70%	2.20%
\$4,750	2.70%	1.00%	5.40%	2.10%
\$5,000	2.60%	1.00%	5.20%	2.00%

					Claims > \$100k		Rolling 12 Medical			
Rolling 12 End	Medical Claim Expense	Medical Claim	Medical Allowed -	Member	as % of Total	Rolling 12 Medical	Paid Trend	Rolling 12 Allowed -	Rolling 12	Paid To
Date	> \$100k PMPM	Expense PMPM	COB PMPM	Months	Claims	<b>Claim Expense Trend</b>	Removing High Cost	COB Trend	Membership Change	Allowed Ratio
201208	\$21.75	\$305.88	\$360.05	34,695	7.1%	N/A	N/A	N/A	N/A	85.0%
201209	\$30.16	\$322.90	\$378.22	34,313	9.3%	N/A	N/A	N/A	N/A	85.4%
201210	\$42.86	\$343.14	\$400.05	34,091	12.5%	N/A	N/A	N/A	N/A	85.8%
201211	\$53.38	\$350.39	\$407.08	33,825	15.2%	N/A	N/A	N/A	N/A	86.1%
201212	\$44.04	\$341.66	\$398.02	33,593	12.9%	N/A	N/A	N/A	N/A	85.8%
201301	\$42.95	\$339.11	\$399.29	34,636	12.7%	N/A	N/A	N/A	N/A	84.9%
201302	\$41.69	\$326.44	\$389.14	35,570	12.8%	N/A	N/A	N/A	N/A	83.9%
201303	\$41.38	\$315.09	\$379.08	36,268	13.1%	N/A	N/A	N/A	N/A	83.1%
201304	\$36.88	\$311.38	\$378.46	36,958	11.8%	N/A	N/A	N/A	N/A	82.3%
201305	\$35.72	\$307.38	\$375.25	37,870	11.6%	N/A	N/A	N/A	N/A	81.9%
201306	\$35.70	\$305.61	\$373.34	38,846	11.7%	N/A	N/A	N/A	N/A	81.9%
201307	\$36.98	\$299.06	\$366.74	39,761	12.4%	N/A	N/A	N/A	N/A	81.5%
201308	\$39.11	\$298.58	\$367.55	40,658	13.1%	-2.4%	-8.7%	2.1%	17.2%	81.2%
201309	\$31.29	\$289.35	\$359.20	41,566	10.8%	-10.4%	-11.8%	-5.0%	21.1%	80.6%
201310	\$22.23	\$281.46	\$352.78	42,626	7.9%	-18.0%	-13.7%	-11.8%	25.0%	79.8%
201311	\$15.55	\$268.31	\$340.35	43,779	5.8%	-23.4%	-14.9%	-16.4%	29.4%	78.8%
201312	\$17.95	\$270.27	\$343.61	44,917	6.6%	-20.9%	-15.2%	-13.7%	33.7%	78.7%
201401	\$19.34	\$276.30	\$346.08	43,561	7.0%	-18.5%	-13.2%	-13.3%	25.8%	79.8%
201402	\$21.59	\$283.76	\$351.21	42,307	7.6%	-13.1%	-7.9%	-9.7%	18.9%	80.8%
201403	\$21.32	\$288.76	\$354.15	41,095	7.4%	-8.4%	-2.3%	-6.6%	13.3%	81.5%
201404	\$20.60	\$287.97	\$350.77	39,870	7.2%	-7.5%	-2.6%	-7.3%	7.9%	82.1%
201405	\$21.11	\$293.49	\$355.48	38,401	7.2%	-4.5%	0.3%	-5.3%	1.4%	82.6%
201406	\$18.78	\$300.06	\$360.90	36,943	6.3%	-1.8%	4.2%	-3.3%	-4.9%	83.1%
201407	\$20.42	\$305.88	\$366.01	35,356	6.7%	2.3%	8.9%	-0.2%	-11.1%	83.6%
201408	\$22.23	\$307.61	\$365.84	33,891	7.2%	3.0%	10.0%	-0.5%	-16.6%	84.1%

#### Large Group Historical Medical Claims Summary - HDHP

Rolling 12 End	Medical Claim Expense	Medical Claim	Medical Allowed -	Member	Claims > \$100k as % of Total	Rolling 12 Medical	Rolling 12 Medical Paid Trend	Rolling 12 Allowed -	Rolling 12	Paid To
Date	> \$100k PMPM	Expense PMPM	СОВ РМРМ	Months	Claims	Claim Expense Trend		COB Trend	Membership Change	
201208	\$11.87	\$239.23	\$329.22	87,775	5.0%	N/A	N/A	N/A	N/A	72.7%
201209	\$11.97	\$235.76	\$325.07	86,004	5.1%	N/A	N/A	N/A	N/A	72.5%
201210	\$11.81	\$235.10	\$325.32	84,240	5.0%	N/A	N/A	N/A	N/A	72.3%
201211	\$12.60	\$234.12	\$325.62	82,457	5.4%	N/A	N/A	N/A	N/A	71.9%
201212	\$11.27	\$227.78	\$319.55	80,734	4.9%	N/A	N/A	N/A	N/A	71.3%
201301	\$11.15	\$229.94	\$320.49	78,052	4.8%	N/A	N/A	N/A	N/A	71.7%
201302	\$10.69	\$228.40	\$317.31	75,579	4.7%	N/A	N/A	N/A	N/A	72.0%
201303	\$12.27	\$227.68	\$316.33	73,074	5.4%	N/A	N/A	N/A	N/A	72.0%
201304	\$14.05	\$230.30	\$318.08	70,600	6.1%	N/A	N/A	N/A	N/A	72.4%
201305	\$13.75	\$224.70	\$311.40	67,756	6.1%	N/A	N/A	N/A	N/A	72.2%
201306	\$12.26	\$221.31	\$308.73	64,978	5.5%	N/A	N/A	N/A	N/A	71.7%
201307	\$11.15	\$221.51	\$309.31	62,605	5.0%	N/A	N/A	N/A	N/A	71.6%
201308	\$10.01	\$218.45	\$306.37	60,398	4.6%	-8.7%	-8.3%	-6.9%	-31.2%	71.3%
201309	\$10.41	\$218.99	\$308.39	58,230	4.8%	-7.1%	-6.8%	-5.1%	-32.3%	71.0%
201310	\$11.31	\$217.23	\$306.90	55,495	5.2%	-7.6%	-7.8%	-5.7%	-34.1%	70.8%
201311	\$14.03	\$217.28	\$306.70	52,781	6.5%	-7.2%	-8.2%	-5.8%	-36.0%	70.8%
201312	\$15.83	\$226.12	\$317.27	50,105	7.0%	-0.7%	-2.9%	-0.7%	-37.9%	71.3%
201401	\$12.50	\$227.66	\$319.46	49,877	5.5%	-1.0%	-1.7%	-0.3%	-36.1%	71.3%
201402	\$19.18	\$233.38	\$325.12	49,669	8.2%	2.2%	-1.6%	2.5%	-34.3%	71.8%
201403	\$22.41	\$244.08	\$336.58	49,488	9.2%	7.2%	2.9%	6.4%	-32.3%	72.5%
201404	\$27.56	\$248.45	\$343.70	49,342	11.1%	7.9%	2.1%	8.1%	-30.1%	72.3%
201405	\$35.43	\$261.87	\$356.69	49,436	13.5%	16.5%	7.3%	14.5%	-27.0%	73.4%
201406	\$36.59	\$266.48	\$362.47	49,538	13.7%	20.4%	10.0%	17.4%	-23.8%	73.5%
201407	\$36.92	\$268.03	\$364.37	49,694	13.8%	21.0%	9.9%	17.8%	-20.6%	73.6%
201408	\$41.36	\$278.28	\$375.41	49,788	14.9%	27.4%	13.7%	22.5%	-17.6%	74.1%

#### Large Group Historical Medical Claims Summary - AR42 Total

•	Medical Claim Expense	Medical Claim	Medical Allowed -	Member	Claims > \$100k as % of Total	Rolling 12 Medical	Rolling 12 Medical Paid Trend	Rolling 12 Allowed -	Rolling 12	Paid To
Date	> \$100k PMPM	Expense PMPM	COB PMPM	Months	Claims	Claim Expense Trend		COB Trend	Membership Change	Allowed Ratio
201208	\$14.67	\$258.11	\$337.95	122,470	5.7%	N/A	N/A	N/A	N/A	76.4%
201209	\$17.16	\$260.61	\$340.23	120,317	6.6%	N/A	N/A	N/A	N/A	76.6%
201210	\$20.75	\$266.23	\$346.85	118,331	7.8%	N/A	N/A	N/A	N/A	76.8%
201211	\$24.46	\$267.94	\$349.32	116,282	9.1%	N/A	N/A	N/A	N/A	76.7%
201212	\$20.90	\$261.25	\$342.60	114,327	8.0%	N/A	N/A	N/A	N/A	76.3%
201301	\$20.92	\$263.49	\$344.71	112,688	7.9%	N/A	N/A	N/A	N/A	76.4%
201302	\$20.61	\$259.78	\$340.30	111,149	7.9%	N/A	N/A	N/A	N/A	76.3%
201303	\$21.92	\$256.68	\$337.14	109,342	8.5%	N/A	N/A	N/A	N/A	76.1%
201304	\$21.90	\$258.16	\$338.83	107,558	8.5%	N/A	N/A	N/A	N/A	76.2%
201305	\$21.63	\$254.34	\$334.29	105,626	8.5%	N/A	N/A	N/A	N/A	76.1%
201306	\$21.03	\$252.85	\$332.91	103,824	8.3%	N/A	N/A	N/A	N/A	76.0%
201307	\$21.18	\$251.63	\$331.61	102,366	8.4%	N/A	N/A	N/A	N/A	75.9%
201308	\$21.72	\$250.69	\$330.98	101,056	8.7%	-2.9%	-5.9%	-2.1%	-17.5%	75.7%
201309	\$19.11	\$248.30	\$329.56	99,796	7.7%	-4.7%	-5.9%	-3.1%	-17.1%	75.3%
201310	\$16.05	\$245.13	\$326.83	98,121	6.5%	-7.9%	-6.7%	-5.8%	-17.1%	75.0%
201311	\$14.72	\$240.42	\$321.96	96,560	6.1%	-10.3%	-7.3%	-7.8%	-17.0%	74.7%
201312	\$16.83	\$246.99	\$329.72	95,022	6.8%	-5.5%	-4.2%	-3.8%	-16.9%	74.9%
201401	\$15.69	\$250.33	\$331.87	93,438	6.3%	-5.0%	-3.3%	-3.7%	-17.1%	75.4%
201402	\$20.29	\$256.55	\$337.12	91,976	7.9%	-1.2%	-1.2%	-0.9%	-17.2%	76.1%
201403	\$21.91	\$264.35	\$344.55	90,583	8.3%	3.0%	3.3%	2.2%	-17.2%	76.7%
201404	\$24.45	\$266.11	\$346.86	89,212	9.2%	3.1%	2.3%	2.4%	-17.1%	76.7%
201405	\$29.17	\$275.69	\$356.16	87,837	10.6%	8.4%	5.9%	6.5%	-16.8%	77.4%
201406	\$28.99	\$280.83	\$361.80	86,481	10.3%	11.1%	8.6%	8.7%	-16.7%	77.6%
201407	\$30.06	\$283.76	\$365.05	85,050	10.6%	12.8%	10.1%	10.1%	-16.9%	77.7%
201408	\$33.61	\$290.16	\$371.54	83,679	11.6%	15.7%	12.0%	12.3%	-17.2%	78.1%

Large Group Historical Rx Cla	ims Summary - EPO/PPO
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Rolling 12 End	Rx Claim Expense			Rolling 12 Rx Claim	Rolling 12 Rx	Rolling 12	
Date	PMPM	Rx Allowed PMPM	Member Months	Expense Trend	Allowed Trend		Paid To Allowed Ratio
201208	\$51.65	\$63.01	34,577	N/A	N/A	N/A	82.0%
201209	\$51.02	\$62.27	34,191	N/A	N/A	N/A	81.9%
201210	\$51.42	\$62.60	33,962	N/A	N/A	N/A	82.1%
201211	\$50.73	\$61.68	33,689	N/A	N/A	N/A	82.2%
201212	\$50.69	\$61.52	33,450	N/A	N/A	N/A	82.4%
201301	\$49.66	\$60.77	34,486	N/A	N/A	N/A	81.7%
201302	\$48.44	\$59.58	35,428	N/A	N/A	N/A	81.3%
201303	\$47.30	\$58.47	36,135	N/A	N/A	N/A	80.9%
201304	\$46.40	\$57.56	36,835	N/A	N/A	N/A	80.6%
201305	\$46.23	\$57.36	37,757	N/A	N/A	N/A	80.6%
201306	\$45.68	\$56.69	38,743	N/A	N/A	N/A	80.6%
201307	\$45.09	\$56.06	39,673	N/A	N/A	N/A	80.4%
201308	\$44.87	\$55.80	40,584	-13.1%	-11.4%	17.4%	80.4%
201309	\$44.97	\$55.81	41,506	-11.9%	-10.4%	21.4%	80.6%
201310	\$44.80	\$55.45	42,581	-12.9%	-11.4%	25.4%	80.8%
201311	\$44.12	\$54.62	43,749	-13.0%	-11.5%	29.9%	80.8%
201312	\$43.66	\$54.13	44,902	-13.9%	-12.0%	34.2%	80.7%
201401	\$44.24	\$54.48	43,561	-10.9%	-10.4%	26.3%	81.2%
201402	\$45.53	\$55.64	42,307	-6.0%	-6.6%	19.4%	81.8%
201403	\$46.67	\$56.60	41,095	-1.3%	-3.2%	13.7%	82.4%
201404	\$47.95	\$57.77	39,870	3.3%	0.4%	8.2%	83.0%
201405	\$48.77	\$58.46	38,401	5.5%	1.9%	1.7%	83.4%
201406	\$50.84	\$60.58	36,943	11.3%	6.9%	-4.6%	83.9%
201407	\$51.49	\$61.12	35,356	14.2%	9.0%	-10.9%	84.2%
201408	\$52.31	\$61.75	33,891	16.6%	10.7%	-16.5%	84.7%

#### Large Group Historical Rx Claims Summary - HDHP

Rolling 12 End	Rx Claim Expense			Rolling 12 Rx Claim	Rolling 12 Rx	Rolling 12	
Date	PMPM	Rx Allowed PMPM	Member Months	Expense Trend	Allowed Trend	Membership Change	Paid To Allowed Ratio
201208	\$25.10	\$45.17	87,775	N/A	N/A	N/A	55.6%
201209	\$24.70	\$44.62	86,004	N/A	N/A	N/A	55.4%
201210	\$24.61	\$44.44	84,240	N/A	N/A	N/A	55.4%
201211	\$24.42	\$44.08	82,457	N/A	N/A	N/A	55.4%
201212	\$24.10	\$43.83	80,734	N/A	N/A	N/A	55.0%
201301	\$24.27	\$43.74	78,052	N/A	N/A	N/A	55.5%
201302	\$24.48	\$43.70	75,579	N/A	N/A	N/A	56.0%
201303	\$24.82	\$43.85	73,074	N/A	N/A	N/A	56.6%
201304	\$24.99	\$43.72	70,600	N/A	N/A	N/A	57.2%
201305	\$25.14	\$43.63	67,756	N/A	N/A	N/A	57.6%
201306	\$25.34	\$43.67	64,978	N/A	N/A	N/A	58.0%
201307	\$25.84	\$44.06	62,605	N/A	N/A	N/A	58.6%
201308	\$25.94	\$44.01	60,398	3.4%	-2.6%	-31.2%	58.9%
201309	\$26.07	\$44.25	58,230	5.5%	-0.8%	-32.3%	58.9%
201310	\$26.18	\$44.35	55,495	6.4%	-0.2%	-34.1%	59.0%
201311	\$25.98	\$44.29	52,781	6.4%	0.5%	-36.0%	58.7%
201312	\$26.28	\$44.35	50,105	9.1%	1.2%	-37.9%	59.2%
201401	\$26.87	\$44.56	49,877	10.7%	1.9%	-36.1%	60.3%
201402	\$27.75	\$44.80	49,669	13.4%	2.5%	-34.3%	61.9%
201403	\$28.31	\$44.97	49,488	14.1%	2.5%	-32.3%	63.0%
201404	\$29.44	\$45.73	49,342	17.8%	4.6%	-30.1%	64.4%
201405	\$30.23	\$46.22	49,436	20.2%	5.9%	-27.0%	65.4%
201406	\$30.51	\$46.36	49,538	20.4%	6.2%	-23.8%	65.8%
201407	\$30.42	\$46.19	49,694	17.8%	4.8%	-20.6%	65.9%
201408	\$30.84	\$46.51	49,788	18.9%	5.7%	-17.6%	66.3%

#### Large Group Historical Rx Claims Summary - AR42 Total

Rolling 12 End	Rx Claim Expense			Rolling 12 Rx Claim	Rolling 12 Rx	Rolling 12	
Date	PMPM	Rx Allowed PMPM	Member Months	Expense Trend	Allowed Trend	-	Paid To Allowed Ratio
201208	\$32.60	\$50.21	122,352	N/A	N/A	N/A	64.9%
201209	\$32.19	\$49.64	120,195	N/A	N/A	N/A	64.8%
201210	\$32.31	\$49.66	118,202	N/A	N/A	N/A	65.1%
201211	\$32.05	\$49.19	116,146	N/A	N/A	N/A	65.2%
201212	\$31.89	\$49.01	114,184	N/A	N/A	N/A	65.1%
201301	\$32.05	\$48.96	112,538	N/A	N/A	N/A	65.5%
201302	\$32.13	\$48.77	111,007	N/A	N/A	N/A	65.9%
201303	\$32.26	\$48.69	109,209	N/A	N/A	N/A	66.2%
201304	\$32.33	\$48.46	107,435	N/A	N/A	N/A	66.7%
201305	\$32.69	\$48.55	105,513	N/A	N/A	N/A	67.3%
201306	\$32.94	\$48.53	103,721	N/A	N/A	N/A	67.9%
201307	\$33.31	\$48.72	102,278	N/A	N/A	N/A	68.4%
201308	\$33.55	\$48.75	100,982	2.9%	-2.9%	-17.5%	68.8%
201309	\$33.93	\$49.06	99,736	5.4%	-1.2%	-17.0%	69.2%
201310	\$34.26	\$49.17	98,076	6.0%	-1.0%	-17.0%	69.7%
201311	\$34.20	\$48.97	96,530	6.7%	-0.4%	-16.9%	69.8%
201312	\$34.50	\$48.97	95,007	8.2%	-0.1%	-16.8%	70.4%
201401	\$34.97	\$49.18	93,438	9.1%	0.5%	-17.0%	71.1%
201402	\$35.93	\$49.78	91,976	11.8%	2.1%	-17.1%	72.2%
201403	\$36.64	\$50.25	90,583	13.6%	3.2%	-17.1%	72.9%
201404	\$37.71	\$51.11	89,212	16.7%	5.5%	-17.0%	73.8%
201405	\$38.33	\$51.57	87,837	17.3%	6.2%	-16.8%	74.3%
201406	\$39.20	\$52.43	86,481	19.0%	8.0%	-16.6%	74.8%
201407	\$39.18	\$52.40	85,050	17.6%	7.6%	-16.8%	74.8%
201408	\$39.53	\$52.68	83,679	17.8%	8.1%	-17.1%	75.0%

# Summary of Historical Rx Claims Broken Out by Rx Category - HDHP

			Rolling 12	Rx		Member	Allowed	Rolling 12
LOB	Size	Product Type	End Date	Category	Allowed	Months	PMPM	Allowed Trend
AR42	Large	HDHP	201208	1 Generic	\$1,580,755	87,775	\$18.01	N/A
AR42	Large	HDHP	201209	1 Generic	\$1,496,202	86,004	\$17.40	N/A
AR42	Large	HDHP	201210	1 Generic	\$1,477,232	84,240	\$17.54	N/A
AR42	Large	HDHP	201211	1 Generic	\$1,452,825	82,457	\$17.62	N/A
AR42	Large	HDHP	201212	1 Generic	\$1,400,829	80,734	\$17.35	N/A
AR42	Large	HDHP	201301	1 Generic	\$1,349,649	78,052	\$17.29	N/A
AR42	Large	HDHP	201302	1 Generic	\$1,293,896	75,579	\$17.12	N/A
AR42	Large	HDHP	201303	1 Generic	\$1,233,877	73,074	\$16.89	N/A
AR42	Large	HDHP	201304	1 Generic	\$1,175,205	70,600	\$16.65	N/A
AR42	Large	HDHP	201305	1 Generic	\$1,102,759	67,756	\$16.28	N/A
AR42	Large	HDHP	201306	1 Generic	\$1,040,721	64,978	\$16.02	N/A
AR42	Large	HDHP	201307	1 Generic	\$994,824	62,605	\$15.89	N/A
AR42	Large	HDHP	201308	1 Generic	\$934,601	60,398	\$15.47	-14.1%
AR42	Large	HDHP	201309	1 Generic	\$880,123	58,230	\$15.11	-13.1%
AR42	Large	HDHP	201310	1 Generic	\$820,222	55,495	\$14.78	-15.7%
AR42	Large	HDHP	201311	1 Generic	\$756,762	52,781	\$14.34	-18.6%
AR42	Large	HDHP	201312	1 Generic	\$702,447	50,105	\$14.02	-19.2%
AR42	Large	HDHP	201401	1 Generic	\$689,768	49,877	\$13.83	-20.0%
AR42	Large	HDHP	201402	1 Generic	\$681,992	49,669	\$13.73	-19.8%
AR42	Large	HDHP	201403	1 Generic	\$673,100	49,488	\$13.60	-19.4%
AR42	Large	HDHP	201404	1 Generic	\$665,805	49,342	\$13.49	-18.9%
AR42	Large	HDHP	201405	1 Generic	\$666,659	49,436	\$13.49	-17.1%
AR42	Large	HDHP	201406	1 Generic	\$666,748	49,538	\$13.46	-16.0%
AR42	Large	HDHP	201407	1 Generic	\$670,436	49,694	\$13.49	-15.1%
AR42	Large	HDHP	201408	1 Generic	\$679,004	49,788	\$13.64	-11.9%
A D 4 2	Largo	прпр	201209	2 Prand	\$1,890,383	07 77E	\$21.54	N/A
AR42	Large	HDHP HDHP	201208 201209	2 Brand	\$1,857,694	87,775 86,004	\$21.54	N/A N/A
AR42	Large			2 Brand				
AR42	Large	HDHP	201210	2 Brand	\$1,781,922	84,240	\$21.15	N/A
AR42	Large	HDHP	201211	2 Brand	\$1,704,273	82,457	\$20.67	N/A
AR42	Large	HDHP	201212	2 Brand	\$1,647,431	80,734	\$20.41	N/A
AR42	Large	HDHP	201301	2 Brand	\$1,571,911	78,052	\$20.14	N/A
AR42	Large	HDHP	201302	2 Brand	\$1,506,872	75,579	\$19.94	N/A
AR42	Large	HDHP	201303	2 Brand	\$1,448,435	73,074	\$19.82	N/A
AR42	Large	HDHP	201304	2 Brand	\$1,379,002	70,600	\$19.53	N/A
AR42	Large	HDHP	201305	2 Brand	\$1,303,806	67,756	\$19.24	N/A
AR42	Large	HDHP	201306	2 Brand	\$1,235,175	64,978	\$19.01	N/A
AR42	Large	HDHP	201307	2 Brand	\$1,171,468	62,605	\$18.71	N/A
AR42	Large	HDHP	201308	2 Brand	\$1,115,183	60,398	\$18.46	-14.3%
AR42	Large	HDHP	201309	2 Brand	\$1,053,858	58,230	\$18.10	-16.2%
AR42	Large	HDHP	201310	2 Brand	\$985,527	55,495	\$17.76	-16.0%
AR42	Large	HDHP	201311	2 Brand	\$930,186	52,781	\$17.62	-14.7%
AR42	Large	HDHP	201312	2 Brand	\$840,812	50,105	\$16.78	-17.8%
AR42	Large	HDHP	201401	2 Brand	\$827,651	49,877	\$16.59	-17.6%
AR42	Large	HDHP	201402	2 Brand	\$814,464	49,669	\$16.40	-17.8%
AR42	Large	HDHP	201403	2 Brand	\$815,424	49,488	\$16.48	-16.9%
AR42	Large	HDHP	201404	2 Brand	\$803,302	49,342	\$16.28	-16.7%
AR42	Large	HDHP	201405	2 Brand	\$805,239	49,436	\$16.29	-15.4%
AR42	Large	HDHP	201406	2 Brand	\$807,654	49,538	\$16.30	-14.2%
AR42	Large	HDHP	201407	2 Brand	\$813,830	49,694	\$16.38	-12.5%
AR42	Large	HDHP	201408	2 Brand	\$818,709	49,788	\$16.44	-10.9%

## Summary of Historical Rx Claims Broken Out by Rx Category - HDHP

LOB	Size	Product Type	Rolling 12 End Date	Rx Category	Allowed	Member Months	Allowed PMPM	Rolling 12 Allowed Trend
AR42	Large	HDHP	201208	3 Specialty	\$493,695	87,775	\$5.62	N/A
AR42	Large	HDHP	201209	3 Specialty	\$483,568	86,004	\$5.62	N/A
AR42	Large	HDHP	201210	3 Specialty	\$484,781	84,240	\$5.75	N/A
AR42	Large	HDHP	201211	3 Specialty	\$477,927	82,457	\$5.80	N/A
AR42	Large	HDHP	201212	3 Specialty	\$490,577	80,734	\$6.08	N/A
AR42	Large	HDHP	201301	3 Specialty	\$492,686	78,052	\$6.31	N/A
AR42	Large	HDHP	201302	3 Specialty	\$502,269	75,579	\$6.65	N/A
AR42	Large	HDHP	201303	3 Specialty	\$522,198	73,074	\$7.15	N/A
AR42	Large	HDHP	201304	3 Specialty	\$532,080	70,600	\$7.54	N/A
AR42	Large	HDHP	201305	3 Specialty	\$549,885	67,756	\$8.12	N/A
AR42	Large	HDHP	201306	3 Specialty	\$561,618	64,978	\$8.64	N/A
AR42	Large	HDHP	201307	3 Specialty	\$592,388	62,605	\$9.46	N/A
AR42	Large	HDHP	201308	3 Specialty	\$608,502	60,398	\$10.07	79.1%
AR42	Large	HDHP	201309	3 Specialty	\$642,740	58,230	\$11.04	96.3%
AR42	Large	HDHP	201310	3 Specialty	\$655,675	55,495	\$11.82	105.3%
AR42	Large	HDHP	201311	3 Specialty	\$650,764	52,781	\$12.33	112.7%
AR42	Large	HDHP	201312	3 Specialty	\$679,035	50,105	\$13.55	123.0%
AR42	Large	HDHP	201401	3 Specialty	\$705,062	49,877	\$14.14	123.9%
AR42	Large	HDHP	201402	3 Specialty	\$728,674	49,669	\$14.67	120.8%
AR42	Large	HDHP	201403	3 Specialty	\$737,004	49,488	\$14.89	108.4%
AR42	Large	HDHP	201404	3 Specialty	\$787,244	49,342	\$15.95	111.7%
AR42	Large	HDHP	201405	3 Specialty	\$813,112	49,436	\$16.45	102.7%
AR42	Large	HDHP	201406	3 Specialty	\$822,092	49,538	\$16.60	92.0%
AR42	Large	HDHP	201407	3 Specialty	\$811,270	49,694	\$16.33	72.5%
AR42	Large	HDHP	201408	3 Specialty	\$818,149	49,788	\$16.43	63.1%

# Summary of Historical Rx Claims Broken Out by Rx Category - EPO/PPO

		Product	Rolling 12	Rx		Member	Allowed	Rolling 12
LOB	Size	Type	<b>End Date</b>	Category	Allowed	Months	PMPM	Allowed
AR42	Large	EPO/PPO	201208	1 Generic	\$724,844	34,577	\$20.96	N/A
AR42	Large	EPO/PPO	201209	1 Generic	\$721,367	34,191	\$21.10	N/A
AR42	Large	EPO/PPO	201210	1 Generic	\$718,809	33,962	\$21.17	N/A
AR42	Large	EPO/PPO	201211	1 Generic	\$711,819	33,689	\$21.13	N/A
AR42	Large	EPO/PPO	201212	1 Generic	\$701,210	33,450	\$20.96	N/A
AR42	Large	EPO/PPO	201301	1 Generic	\$724,792	34,486	\$21.02	N/A
AR42	Large	EPO/PPO	201302	1 Generic	\$738,183	35,428	\$20.84	N/A
AR42	Large	EPO/PPO	201303	1 Generic	\$743,636	36,135	\$20.58	N/A
AR42	Large	EPO/PPO	201304	1 Generic	\$747,742	36,835	\$20.30	N/A
AR42	Large	EPO/PPO	201305	1 Generic	\$756,754	37,757	\$20.04	N/A
AR42	Large	EPO/PPO	201306	1 Generic	\$767,841	38,743	\$19.82	N/A
AR42	Large	EPO/PPO	201307	1 Generic	\$780,238	39,673	\$19.67	N/A
AR42	Large	EPO/PPO	201308	1 Generic	\$788,728	40,584	\$19.43	-7.3%
AR42	Large	EPO/PPO	201309	1 Generic	\$799,918	41,506	\$19.27	-8.7%
AR42	Large	EPO/PPO	201310	1 Generic	\$820,591	42,581	\$19.27	-8.9%
AR42	Large	EPO/PPO	201311	1 Generic	\$830,918	43,749	\$18.99	-10.1%
AR42	Large	EPO/PPO	201312	1 Generic	\$851,429	44,902	\$18.96	-9.5%
AR42	Large	EPO/PPO	201401	1 Generic	\$814,874	43,561	\$18.71	-11.0%
AR42	Large	EPO/PPO	201402	1 Generic	\$786,051	42,307	\$18.58	-10.8%
AR42	Large	EPO/PPO	201403	1 Generic	\$754,726	41,095	\$18.37	-10.8%
AR42	Large	EPO/PPO	201404	1 Generic	\$720,607	39,870	\$18.07	-11.0%
AR42	Large	EPO/PPO	201405	1 Generic	\$687,846	38,401	\$17.91	-10.6%
AR42	Large	EPO/PPO	201406	1 Generic	\$662,519	36,943	\$17.93	-9.5%
AR42	Large	EPO/PPO	201407	1 Generic	\$628,778	35,356	\$17.78	-9.6%
AR42	Large	EPO/PPO	201408	1 Generic	\$597,179	33,891	\$17.62	-9.3%
AR42	Large	EPO/PPO	201208	2 Brand	\$1,035,168	34,577	\$29.94	N/A
AR42	Large	EPO/PPO	201209	2 Brand	\$1,009,403	34,191	\$29.52	N/A
AR42	Large	EPO/PPO	201210	2 Brand	\$984,645	33,962	\$28.99	N/A
AR42	Large	EPO/PPO	201211	2 Brand	\$937,053	33,689	\$27.81	N/A
AR42	Large	EPO/PPO	201212	2 Brand	\$921,010	33,450	\$27.53	N/A
AR42	Large	EPO/PPO	201301	2 Brand	\$922,229	34,486	\$26.74	N/A
AR42	Large	EPO/PPO	201302	2 Brand	\$911,577	35,428	\$25.73	N/A
AR42	Large	EPO/PPO	201303	2 Brand	\$904,613	36,135	\$25.03	N/A
AR42	Large	EPO/PPO	201304	2 Brand	\$895,240	36,835	\$24.30	N/A
AR42	Large	EPO/PPO	201305	2 Brand	\$894,946	37,757	\$23.70	N/A
AR42	Large	EPO/PPO	201306	2 Brand	\$890,168	38,743	\$22.98	N/A
AR42	Large	EPO/PPO	201307	2 Brand	\$887,255	39,673	\$22.36	N/A
AR42	Large	EPO/PPO	201308	2 Brand	\$896,757	40,584	\$22.10	-26.2%
AR42	Large	EPO/PPO	201309	2 Brand	\$896,042	41,506	\$21.59	-26.9%
AR42	Large	EPO/PPO	201310	2 Brand	\$894,081	42,581	\$21.00	-27.6%
AR42	Large	EPO/PPO	201311	2 Brand	\$909,989	43,749	\$20.80	-25.2%
AR42	Large	EPO/PPO	201312	2 Brand	\$917,471	44,902	\$20.43	-25.8%
AR42	Large	EPO/PPO	201401	2 Brand	\$877,407	43,561	\$20.14	-24.7%
AR42	Large	EPO/PPO	201402	2 Brand	\$843,769	42,307	\$19.94	-22.5%
AR42	Large	EPO/PPO	201403	2 Brand	\$799,379	41,095	\$19.45	-22.3%
AR42	Large	EPO/PPO	201404	2 Brand	\$768,113	39,870	\$19.27	-20.7%
AR42	Large	EPO/PPO	201405	2 Brand	\$723,571	38,401	\$18.84	-20.5%
AR42	Large	EPO/PPO	201406	2 Brand	\$696,070	36,943	\$18.84	-18.0%
AR42	Large	EPO/PPO	201407	2 Brand	\$656,147	35,356	\$18.56	-17.0%
AR42	Large	EPO/PPO	201408	2 Brand	\$613,612	33,891	\$18.11	-18.1%
	J	•			. ,	•	-	

# Summary of Historical Rx Claims Broken Out by Rx Category - EPO/PPO

Size	Product Type	Rolling 12 End Date	Rx Category	Allowed	Member Months	Allowed PMPM	Rolling 12 Allowed
	/r -		,				
Large	EPO/PPO	201208	3 Specialty	\$418,624	34,577	\$12.11	N/A
Large	EPO/PPO	201209	3 Specialty	\$398,474	34,191	\$11.65	N/A
Large	EPO/PPO	201210	3 Specialty	\$422,557	33,962	\$12.44	N/A
Large	EPO/PPO	201211	3 Specialty	\$429,148	33,689	\$12.74	N/A
Large	EPO/PPO	201212	3 Specialty	\$435,494	33,450	\$13.02	N/A
Large	EPO/PPO	201301	3 Specialty	\$448,616	34,486	\$13.01	N/A
Large	EPO/PPO	201302	3 Specialty	\$461,002	35,428	\$13.01	N/A
Large	EPO/PPO	201303	3 Specialty	\$464,703	36,135	\$12.86	N/A
Large	EPO/PPO	201304	3 Specialty	\$477,375	36,835	\$12.96	N/A
Large	EPO/PPO	201305	3 Specialty	\$514,181	37,757	\$13.62	N/A
Large	EPO/PPO	201306	3 Specialty	\$538,496	38,743	\$13.90	N/A
Large	EPO/PPO	201307	3 Specialty	\$556,413	39,673	\$14.02	N/A
Large	EPO/PPO	201308	3 Specialty	\$579,209	40,584	\$14.27	17.9%
Large	EPO/PPO	201309	3 Specialty	\$620,382	41,506	\$14.95	28.3%
Large	EPO/PPO	201310	3 Specialty	\$646,473	42,581	\$15.18	22.0%
Large	EPO/PPO	201311	3 Specialty	\$648,484	43,749	\$14.82	16.4%
Large	EPO/PPO	201312	3 Specialty	\$661,532	44,902	\$14.73	13.2%
Large	EPO/PPO	201401	3 Specialty	\$680,762	43,561	\$15.63	20.1%
Large	EPO/PPO	201402	3 Specialty	\$724,055	42,307	\$17.11	31.5%
Large	EPO/PPO	201403	3 Specialty	\$771,926	41,095	\$18.78	46.1%
Large	EPO/PPO	201404	3 Specialty	\$814,557	39,870	\$20.43	57.6%
Large	EPO/PPO	201405	3 Specialty	\$833,510	38,401	\$21.71	59.4%
Large	EPO/PPO	201406	3 Specialty	\$879,445	36,943	\$23.81	71.3%
Large	EPO/PPO	201407	3 Specialty	\$876,165	35,356	\$24.78	76.7%
Large	EPO/PPO	201408	3 Specialty	\$881,938	33,891	\$26.02	82.3%
	Large	Large EPO/PPO	Size         Type         End Date           Large         EPO/PPO         201208           Large         EPO/PPO         201209           Large         EPO/PPO         201210           Large         EPO/PPO         201211           Large         EPO/PPO         201301           Large         EPO/PPO         201302           Large         EPO/PPO         201303           Large         EPO/PPO         201303           Large         EPO/PPO         201305           Large         EPO/PPO         201305           Large         EPO/PPO         201306           Large         EPO/PPO         201307           Large         EPO/PPO         201307           Large         EPO/PPO         201308           Large         EPO/PPO         201309           Large         EPO/PPO         201309           Large         EPO/PPO         201310           Large         EPO/PPO         201311           Large         EPO/PPO         201312           Large         EPO/PPO         201401           Large         EPO/PPO         201402           Large	Large EPO/PPO 201208 3 Specialty Large EPO/PPO 201209 3 Specialty Large EPO/PPO 201210 3 Specialty Large EPO/PPO 201211 3 Specialty Large EPO/PPO 201212 3 Specialty Large EPO/PPO 201301 3 Specialty Large EPO/PPO 201301 3 Specialty Large EPO/PPO 201302 3 Specialty Large EPO/PPO 201303 3 Specialty Large EPO/PPO 201303 3 Specialty Large EPO/PPO 201304 3 Specialty Large EPO/PPO 201305 3 Specialty Large EPO/PPO 201306 3 Specialty Large EPO/PPO 201307 3 Specialty Large EPO/PPO 201307 3 Specialty Large EPO/PPO 201308 3 Specialty Large EPO/PPO 201309 3 Specialty Large EPO/PPO 201310 3 Specialty Large EPO/PPO 201311 3 Specialty Large EPO/PPO 201312 3 Specialty Large EPO/PPO 201312 3 Specialty Large EPO/PPO 201401 3 Specialty Large EPO/PPO 201401 3 Specialty Large EPO/PPO 201402 3 Specialty Large EPO/PPO 201403 3 Specialty Large EPO/PPO 201404 3 Specialty Large EPO/PPO 201405 3 Specialty Large EPO/PPO 201406 3 Specialty Large EPO/PPO 201406 3 Specialty Large EPO/PPO 201407 3 Specialty Large EPO/PPO 201406 3 Specialty Large EPO/PPO 201407 3 Specialty	Size         Type         End Date         Category         Allowed           Large         EPO/PPO         201208         3 Specialty         \$418,624           Large         EPO/PPO         201209         3 Specialty         \$398,474           Large         EPO/PPO         201210         3 Specialty         \$422,557           Large         EPO/PPO         201211         3 Specialty         \$429,148           Large         EPO/PPO         201301         3 Specialty         \$448,616           Large         EPO/PPO         201302         3 Specialty         \$461,002           Large         EPO/PPO         201303         3 Specialty         \$464,703           Large         EPO/PPO         201304         3 Specialty         \$477,375           Large         EPO/PPO         201305         3 Specialty         \$514,181           Large         EPO/PPO         201306         3 Specialty         \$556,413           Large         EPO/PPO         201307         3 Specialty         \$579,209           Large         EPO/PPO         201308         3 Specialty         \$620,382           Large         EPO/PPO         201310         3 Specialty         \$646,473 <t< td=""><td>Size         Type         End Date         Category         Allowed         Months           Large         EPO/PPO         201208         3 Specialty         \$418,624         34,577           Large         EPO/PPO         201209         3 Specialty         \$398,474         34,191           Large         EPO/PPO         201210         3 Specialty         \$422,557         33,962           Large         EPO/PPO         201211         3 Specialty         \$429,148         33,689           Large         EPO/PPO         201212         3 Specialty         \$448,616         34,486           Large         EPO/PPO         201301         3 Specialty         \$461,002         35,428           Large         EPO/PPO         201303         3 Specialty         \$464,703         36,135           Large         EPO/PPO         201304         3 Specialty         \$477,375         36,835           Large         EPO/PPO         201305         3 Specialty         \$514,181         37,757           Large         EPO/PPO         201307         3 Specialty         \$556,413         39,673           Large         EPO/PPO         201308         3 Specialty         \$579,209         40,584</td><td>Size         Type         End Date         Category         Allowed         Months         PMPM           Large         EPO/PPO         201208         3 Specialty         \$418,624         34,577         \$12.11           Large         EPO/PPO         201209         3 Specialty         \$398,474         34,191         \$11.65           Large         EPO/PPO         201210         3 Specialty         \$422,557         33,962         \$12.44           Large         EPO/PPO         201211         3 Specialty         \$429,148         33,689         \$12.74           Large         EPO/PPO         201212         3 Specialty         \$448,616         34,486         \$13.01           Large         EPO/PPO         201301         3 Specialty         \$461,002         35,428         \$13.01           Large         EPO/PPO         201303         3 Specialty         \$464,703         36,135         \$12.86           Large         EPO/PPO         201304         3 Specialty         \$477,375         36,835         \$12.96           Large         EPO/PPO         201305         3 Specialty         \$514,181         37,757         \$13.62           Large         EPO/PPO         201307         3 Specialty</td></t<>	Size         Type         End Date         Category         Allowed         Months           Large         EPO/PPO         201208         3 Specialty         \$418,624         34,577           Large         EPO/PPO         201209         3 Specialty         \$398,474         34,191           Large         EPO/PPO         201210         3 Specialty         \$422,557         33,962           Large         EPO/PPO         201211         3 Specialty         \$429,148         33,689           Large         EPO/PPO         201212         3 Specialty         \$448,616         34,486           Large         EPO/PPO         201301         3 Specialty         \$461,002         35,428           Large         EPO/PPO         201303         3 Specialty         \$464,703         36,135           Large         EPO/PPO         201304         3 Specialty         \$477,375         36,835           Large         EPO/PPO         201305         3 Specialty         \$514,181         37,757           Large         EPO/PPO         201307         3 Specialty         \$556,413         39,673           Large         EPO/PPO         201308         3 Specialty         \$579,209         40,584	Size         Type         End Date         Category         Allowed         Months         PMPM           Large         EPO/PPO         201208         3 Specialty         \$418,624         34,577         \$12.11           Large         EPO/PPO         201209         3 Specialty         \$398,474         34,191         \$11.65           Large         EPO/PPO         201210         3 Specialty         \$422,557         33,962         \$12.44           Large         EPO/PPO         201211         3 Specialty         \$429,148         33,689         \$12.74           Large         EPO/PPO         201212         3 Specialty         \$448,616         34,486         \$13.01           Large         EPO/PPO         201301         3 Specialty         \$461,002         35,428         \$13.01           Large         EPO/PPO         201303         3 Specialty         \$464,703         36,135         \$12.86           Large         EPO/PPO         201304         3 Specialty         \$477,375         36,835         \$12.96           Large         EPO/PPO         201305         3 Specialty         \$514,181         37,757         \$13.62           Large         EPO/PPO         201307         3 Specialty

## Summary of Historical Rx Claims Broken Out by Rx Category - AR42 Total

		Product	Rolling 12	Rx		Member	Allowed	Rolling 12
LOB	Size	Туре	<b>End Date</b>	Category	Allowed	Months	PMPM	Allowed
AR42	Large	Total	201208	1 Generic	\$2,305,599	122,352	\$18.84	N/A
AR42	Large	Total	201209	1 Generic	\$2,217,569	120,195	\$18.45	N/A
AR42	Large	Total	201210	1 Generic	\$2,196,040	118,202	\$18.58	N/A
AR42	Large	Total	201211	1 Generic	\$2,164,643	116,146	\$18.64	N/A
AR42	Large	Total	201212	1 Generic	\$2,102,039	114,184	\$18.41	N/A
AR42	Large	Total	201301	1 Generic	\$2,074,441	112,538	\$18.43	N/A
AR42	Large	Total	201302	1 Generic	\$2,032,079	111,007	\$18.31	N/A
AR42	Large	Total	201303	1 Generic	\$1,977,513	109,209	\$18.11	N/A
AR42	Large	Total	201304	1 Generic	\$1,922,947	107,435	\$17.90	N/A
AR42	Large	Total	201305	1 Generic	\$1,859,513	105,513	\$17.62	N/A
AR42	Large	Total	201306	1 Generic	\$1,808,563	103,721	\$17.44	N/A
AR42	Large	Total	201307	1 Generic	\$1,775,062	102,278	\$17.36	N/A
AR42	Large	Total	201308	1 Generic	\$1,723,329	100,982	\$17.07	-9.4%
AR42	Large	Total	201309	1 Generic	\$1,680,041	99,736	\$16.84	-8.7%
AR42	Large	Total	201310	1 Generic	\$1,640,813	98,076	\$16.73	-10.0%
AR42	Large	Total	201311	1 Generic	\$1,587,680	96,530	\$16.45	-11.7%
AR42	Large	Total	201312	1 Generic	\$1,553,876	95,007	\$16.36	-11.2%
AR42	Large	Total	201401	1 Generic	\$1,504,642	93,438	\$16.10	-12.6%
AR42	Large	Total	201402	1 Generic	\$1,468,043	91,976	\$15.96	-12.8%
AR42	Large	Total	201403	1 Generic	\$1,427,826	90,583	\$15.76	-13.0%
AR42	Large	Total	201404	1 Generic	\$1,386,411	89,212	\$15.54	-13.2%
AR42	Large	Total	201405	1 Generic	\$1,354,505	87,837	\$15.42	-12.5%
AR42	Large	Total	201406	1 Generic	\$1,329,267	86,481	\$15.37	-11.8%
AR42	Large	Total	201407	1 Generic	\$1,299,214	85,050	\$15.28	-12.0%
AR42	Large	Total	201408	1 Generic	\$1,276,183	83,679	\$15.25	-10.6%
AR42	Large	Total	201208	2 Brand	\$2,925,551	122,352	\$23.91	N/A
AR42	Large	Total	201209	2 Brand	\$2,867,097	120,195	\$23.85	N/A
AR42	Large	Total	201210	2 Brand	\$2,766,567	118,202	\$23.41	N/A
AR42	Large	Total	201211	2 Brand	\$2,641,327	116,146	\$22.74	N/A
AR42	Large	Total	201212	2 Brand	\$2,568,441	114,184	\$22.49	N/A
AR42	Large	Total	201301	2 Brand	\$2,494,140	112,538	\$22.16	N/A
AR42	Large	Total	201302	2 Brand	\$2,418,449	111,007	\$21.79	N/A
AR42	Large	Total	201303	2 Brand	\$2,353,049	109,209	\$21.55	N/A
AR42	Large	Total	201304	2 Brand	\$2,274,241	107,435	\$21.17	N/A
AR42	Large	Total	201305	2 Brand	\$2,198,752	105,513	\$20.84	N/A
AR42	Large	Total	201306	2 Brand	\$2,125,344	103,721	\$20.49	N/A
AR42	Large	Total	201307	2 Brand	\$2,058,723	102,278	\$20.13	N/A
AR42	Large	Total	201308	2 Brand	\$2,011,940	100,982	\$19.92	-16.7%
AR42	Large	Total	201309	2 Brand	\$1,949,900	99,736	\$19.55	-18.0%
AR42	Large	Total	201310	2 Brand	\$1,879,608	98,076	\$19.16	-18.1%
AR42	Large	Total	201311	2 Brand	\$1,840,175	96,530	\$19.06	-16.2%
AR42	Large	Total	201312	2 Brand	\$1,758,284	95,007	\$18.51	-17.7%
AR42	Large	Total	201401	2 Brand	\$1,705,058	93,438	\$18.25	-17.7%
AR42	Large	Total	201402	2 Brand	\$1,658,234	91,976	\$18.03	-17.2%
AR42	Large	Total	201403	2 Brand	\$1,614,804	90,583	\$17.83	-17.3%
AR42	Large	Total	201404	2 Brand	\$1,571,415	89,212	\$17.61	-16.8%
AR42	Large	Total	201405	2 Brand	\$1,528,809	87,837	\$17.41	-16.5%
AR42	Large	Total	201406	2 Brand	\$1,503,724	86,481	\$17.39	-15.1%
AR42	Large	Total	201407	2 Brand	\$1,469,977	85,050	\$17.28	-14.1%
AR42	Large	Total	201408	2 Brand	\$1,432,321	83,679	\$17.12	-14.1%

## Summary of Historical Rx Claims Broken Out by Rx Category - AR42 Total

		Product	Rolling 12	Rx		Member	Allowed	Rolling 12
LOB	Size	Туре	End Date	Category	Allowed	Months	PMPM	Allowed
AR42	Large	Total	201208	3 Specialty	\$912,319	122,352	\$7.46	N/A
AR42	Large	Total	201209	3 Specialty	\$882,041	120,195	\$7.34	N/A
AR42	Large	Total	201210	3 Specialty	\$907,338	118,202	\$7.68	N/A
AR42	Large	Total	201211	3 Specialty	\$907,074	116,146	\$7.81	N/A
AR42	Large	Total	201212	3 Specialty	\$926,071	114,184	\$8.11	N/A
AR42	Large	Total	201301	3 Specialty	\$941,302	112,538	\$8.36	N/A
AR42	Large	Total	201302	3 Specialty	\$963,271	111,007	\$8.68	N/A
AR42	Large	Total	201303	3 Specialty	\$986,901	109,209	\$9.04	N/A
AR42	Large	Total	201304	3 Specialty	\$1,009,455	107,435	\$9.40	N/A
AR42	Large	Total	201305	3 Specialty	\$1,064,066	105,513	\$10.08	N/A
AR42	Large	Total	201306	3 Specialty	\$1,100,115	103,721	\$10.61	N/A
AR42	Large	Total	201307	3 Specialty	\$1,148,801	102,278	\$11.23	N/A
AR42	Large	Total	201308	3 Specialty	\$1,187,710	100,982	\$11.76	57.7%
AR42	Large	Total	201309	3 Specialty	\$1,263,122	99,736	\$12.66	72.6%
AR42	Large	Total	201310	3 Specialty	\$1,302,149	98,076	\$13.28	73.0%
AR42	Large	Total	201311	3 Specialty	\$1,299,247	96,530	\$13.46	72.3%
AR42	Large	Total	201312	3 Specialty	\$1,340,567	95,007	\$14.11	74.0%
AR42	Large	Total	201401	3 Specialty	\$1,385,824	93,438	\$14.83	77.3%
AR42	Large	Total	201402	3 Specialty	\$1,452,729	91,976	\$15.79	82.0%
AR42	Large	Total	201403	3 Specialty	\$1,508,930	90,583	\$16.66	84.3%
AR42	Large	Total	201404	3 Specialty	\$1,601,801	89,212	\$17.95	91.1%
AR42	Large	Total	201405	3 Specialty	\$1,646,622	87,837	\$18.75	85.9%
AR42	Large	Total	201406	3 Specialty	\$1,701,538	86,481	\$19.68	85.5%
AR42	Large	Total	201407	3 Specialty	\$1,687,436	85,050	\$19.84	76.6%
AR42	Large	Total	201408	3 Specialty	\$1,700,086	83,679	\$20.32	72.7%
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## MVP Health Care -- Q3 & Q4 2015 LG HIC Rate Filing

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between July 1, 2015 - December 31, 2015

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 2a -- 3Q 2015 Pricing Trend Assumptions

Exhibits 2b-2d -- 3Q 2015 Rx Paid Trend Development

Exhibit 2e -- 4Q 2015 Pricing Trend Assumptions

Exhibits 2f-2h -- 4Q 2015 Rx Paid Trend Development

Exhibit 3a -- 3Q 2015 Claim Projection and Proposed Rate Change

Exhibit 3b -- 4Q 2015 Claim Projection and Proposed Rate Change

Exhibit 4a -- Medical Manual Rates

Exhibit 4b -- Medical Riders

Exhibit 4c -- Rx Riders

## Exhibit 1 -- Summary of Medical Coplans Offered

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between July 1, 2015 - December 31, 2015

Column   Product Paye   PCP   SCP   Months   PCP   SCP   SCP   Months   PCP   SCP						ln-	Network Be	nefits					Out-of-	Network E	Benefits	
VESSEL   MFEPO   \$3.00   \$5.00   \$0.	Coplan															
VERDING   MYCHON   WITHOUT   WITHO	VE021L															
VERSIEL BPO						-										
VERDITAL   EPO																
VERSIEL   PPO						-										
VEORDEL   PI-PC   S20   \$50   \$51   \$00   \$150   \$570   \$570   \$500   \$0   \$0   \$0   \$75   \$500   \$3.00   \$1									-							
VERDOIL   HePPO   S20   S20   20%   S100   20%   S70%   20%   S70%   20%   S70%   S700   S70%   S7000   S																
VERDILL   HIFEPO   \$20   \$20   \$20   \$20   \$100   \$20   \$50   \$20   \$50   \$20   \$40   \$50   \$20   \$40   \$50   \$20   \$40   \$50   \$20   \$40																
VEORGEL VESIONAL VESI	VE091L															
VEOSE   #yEPC   \$25   \$40   20%   \$100   20%   \$576   20%   \$2.00   20%   \$3.00   NA   NA   NA   NA   Riders Available   VEODL   #yEPC   \$25   \$40   20%   \$510   20%   \$576   20%   \$2.00   20%   \$3.00   NA   NA   NA   Riders Available   VEODL   #yEPC   \$25   \$40   20%   \$100   20%   \$576   20%   \$2.00   20%   \$3.00   NA   NA   NA   Riders Available   VEODL   #yEPC   \$25   \$40   20%   \$100   20%   \$576   20%   \$2.00   20%   \$3.00   NA   NA   NA   Riders Available   VEODL   #yEPC   \$30   \$50   20%   \$100   20%   \$576   20%   \$1.00   20%   \$3.00   NA   NA   NA   NA   Riders Available   VEODL   #yEPC   \$30   \$50   20%   \$5100   20%   \$576   20%   \$1.00   20%   \$3.00   NA   NA   NA   NA   Riders Available   VEODL   #yEPC   \$30   \$50   20%   \$100   20%   \$576   20%   \$1.00   20%   \$3.00   20%   \$3.00   NA   NA   NA   NA   Riders Available   VEOL   #yEPC   \$30   \$50   20%   \$100   20%   \$576   20%   \$3.00   20%   \$3.00   NA   NA   NA   NA   Riders Available   VEOL   #yEPC   \$30   \$50   20%   \$100   20%   \$576   20%   \$3.00   20%   \$3.00   NA   NA   NA   NA   Riders Available   VEOL   #yEPC   \$30   \$50   20%   \$3.00   \$20%   \$3.00   20%   \$3.00   20%   \$3.00   NA   NA   NA   NA   Riders Available   VEOL   #yEPC   \$30	VE092L					\$100		50%			20%				N/A	
	VE093L	HyEPO	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VERTOIL   HyEPPC   \$25	VE095L	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	N/A	N/A	N/A	Riders Available
VETOIL	VE096L			\$40		\$100						\$5,300				
VETOZIL ##FEPC \$30 \$50 20% \$100 20% \$0% 20% \$100 20% \$0.00 20% \$1.500 N/A N/A N/A Riders-Available VETOSIL ##FEPC \$30 \$50 20% \$100 20% \$0.00 20% \$0.00 20% \$0.00 N/A N/A N/A N/A Riders-Available VETOSIL ##FEPC \$30 \$50 20% \$1.00 20% \$0.00 N/A N/A N/A N/A N/A Riders-Available VETOSIL ##FEPC \$30 \$50 20% \$1.00 20% \$0.00 N/A	VE100L															
VETOSIL   HyEPO   \$30   \$50   20%   \$100   20%   \$100   20%   \$2.000   20%   \$3.000   N/A   N/A   N/A   Riders Availabile   VETOSIL   HyEPO   \$30   \$50   20%   \$100   20%   \$5.000   20%   \$5.000   N/A   N/A   N/A   Riders Availabile   VETOSIL   HyEPO   \$30   \$50   20%   \$100   20%   \$5.000   20%   \$5.000   20%   \$5.000   N/A   N/A   N/A   N/A   Riders Availabile   VETOSIL   HyEPO   \$30   \$50   20%   \$3.000   20%   \$5.000   20%   \$5.000   N/A   N/						-										
VETOBL   HyEPO   \$30   \$50   20%   \$100   20%   \$0%   \$2.00   20%   \$5.00   20%   \$																
VETORIL VETORIO VETORI						-										
VEIOTIL   HyEPO																
VETOBL   PETO   S75   S75   S1,000   \$200   \$200   \$200   \$0%   \$200   \$0%   \$0.00   \$0%   \$5,000   \$1.00						-										
WEIDOIL   HYEPO   \$25   \$25   \$20%   \$100   \$20%   \$0%   \$20%   \$3,000   \$20%   \$3,000   \$20%   \$3,000   \$20%																
VETIOL HYPEPO \$30 \$30 \$30 \$0 \$20% \$200 \$0 \$0% \$0 \$000 \$0% \$5.300 \$0 \$0.4 \$0.4 \$0.4 \$0.4 \$0.4 \$0.4 \$0.4																
VEH11L HYEPO \$30 \$30 \$30 \$0 \$0 \$00 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$																
VE11sL HyEPO						-										
VET15L HyEPO \$30 \$50 \$200 \$400 \$100 50% \$400 \$3,000 0% \$5,300 NA NA NA NA PIGERS Available VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$500 20% \$1,000 40% \$1,000 \$3,000 NA NA NA NA NA VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$1,000 20% \$1,000 40% \$1,000 \$3,000 Riders Available VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$1,000 40% \$1,000 \$3,000 Riders Available VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$1,000 40% \$1,000 \$3,000 Riders Available VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$1,000 40% \$2,000 \$40% \$2,000 \$6,000 Riders Available VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$1,000 40% \$2,000 \$6,000 Riders Available VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$1,000 20% \$2,000 40% \$2,000 \$6,000 Riders Available VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$1,000 20% \$3,000 40% \$2,000 \$6,000 Riders Available VPO15L HyPPO \$20 \$20 20% \$100 20% 50% 20% \$1,000 20% \$3,000 40% \$2,000 \$6,000 Riders Available VPO15L HyPPO \$20 \$20 \$20 20% \$100 20% 50% 20% \$1,000 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$20 \$20 \$20 20% \$100 20% 50% 20% \$5,000 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$20 \$20 \$20 20% \$100 20% 50% 20% \$5,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$20 \$20 \$20 20% \$100 20% \$5,000 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$20 \$20 \$20 20% \$100 20% \$5,000 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$25 \$40 20% \$100 20% 50% 20% \$2,000 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$25 \$40 20% \$100 20% \$0% 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$25 \$40 20% \$100 20% \$0% 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$25 \$40 20% \$100 20% \$0% 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$20 \$30 \$50 20% \$100 20% \$0% 20% \$3,000 40% \$2,000 \$3,000 Riders Available VPO15L HyPPO \$30 \$50 20% \$3,000 40% \$2,000 \$3,000 MA NA																
VE116L   HyEPO   \$30   \$50   \$00   \$						-										
Profice   Profix						-										
Proposition						-										
VPO19L   HyPPO	VP017L															
VPORDEL   HyPPO	VP019L					1										
VPOREIL   HyPPO   \$20   \$20   20%   \$100   20%   50%   20%   \$1,000   20%   \$5,000   40%   \$2,000   \$6,000   Riders Available   VPOREIL   HyPPO   \$20   \$20   20%   \$100   20%   50%   20%   \$5,000   20%   \$5,000   40%   \$4,000   \$1,200   Riders Available   VPOREIL   HyPPO   \$20   \$25   \$40   20%   \$100   20%   50%   20%   \$5,000   20%   \$5,300   40%   \$4,000   \$1,200   Riders Available   VPOREIL   HyPPO   \$25   \$40   20%   \$100   20%   50%   20%   \$1,000   20%   \$5,300   40%   \$2,000   \$5,000   \$1,000   \$2,000   \$6,000   \$1,200   \$1,000   \$2,00	VP020L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	40%	\$2,000	\$6,000	Riders Available
VPOR621	VP060L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	40%	\$1,000	\$3,000	Riders Available
VPORSL	VP061L	HyPPO	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VPORGEL   HyPPO   \$25   \$40   20%   \$100   20%   50%   20%   \$1,000   20%   \$3,000   40%   \$2,000   \$30,000   \$12,000   \$100	VP062L					-										
\text{VPOERL}   \frac{\text{VPOP}   \text{VPOERL}   \frac{\text{VPOP}   \text{VPOP}	VP063L															
VPOP7L						-										
VPO72L HyPPO \$30 \$50 20% \$100 20% 50% 20% \$2,000 20% \$3,000 40% \$2,000 \$6,000 Riders Available VPO73L HyPPO \$30 \$50 20% \$100 20% 50% 20% \$3,000 20% \$5,300 40% \$6,000 Riders Available VPO73L HyPPO \$30 \$50 20% \$100 20% 50% 50% 20% \$3,000 20% \$5,300 40% \$6,000 \$110,000 Riders Available VPO73L HyPPO \$30 \$50 20% \$100 20% 50% \$40 \$0 0% \$5,300 N/A N/A N/A N/A RIders Available PO \$20 \$40 \$0 \$15 \$40 \$300 \$75 \$100 50% \$40 \$0 0% \$5,300 N/A N/A N/A N/A RIders Available PO \$20 \$40 \$0 \$0 \$100 \$100 50% \$40 \$0 0% \$5,300 N/A N/A N/A N/A RIDER Available PO \$20 \$40 \$0 \$0 \$100 \$100 50% \$40 \$0 0% \$5,300 N/A N/A N/A N/A N/A RIDER Available PO \$20 \$40 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0																
VPO72L HyPPO																
VPO73L HyPPO		'														
VTOBLA EPO \$15 \$40 \$300 \$75 \$100 50% \$40 \$0 0% \$5,300 N/A N/A N/A N/A Riders Available EPO \$25 \$40 \$300 \$100 \$100 50% \$40 \$0 0% \$5,300 N/A N/A N/A N/A N/A Riders Available EPO \$25 \$40 \$300 \$100 \$100 50% \$40 \$0 0% \$5,300 N/A						-										
VTOBLE   EPO   \$20																
VTOBLC   PO																
VEHD-01L HDEPOagg \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0																
VEHD-02L HDEPOagg \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0						-										
Nembor   N																
VEHD-06L HDEPOagg	VEHD-03L															
VEHD-07L HDEPOagg	VEHD-06L															
VEHD-08L   HDEPOagg   20%	VEHD-07L		20%	20%	20%	20%	20%	20%	20%		20%		N/A	N/A	N/A	
VEHD-15L   HDEPOagg	VEHD-08L	HDEPOagg	20%	20%	20%	20%	20%	20%	20%		20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-17L   HDEPOagg	VEHD-09L			20%	20%	20%		20%	20%			\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-19L   HDEPO	VEHD-15L															
VEHD-20L   HDEPO   20%	VEHD-17L															
VEHD-41L   VEHD-42L   HDEPO																
VEHD-41L HDEPO																
VEHD-42L         HDEPO         \$0																
VEHD-43L         HDEPO         \$0																
VEHD-44L HDEPO \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0																
VEHD-45L HDEPOagg \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0																
VEHD-46L HDEPOagg																
VEHD-47L HDEPOagg \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0																
VEHD-48L HDEPOagg \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0																
VPHD-03L HDPPOagg \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0																
VPHD-05L HDPPOagg 10% 10% 10% 10% 10% 10% 10% 20% 20% 20% 20% 20% 20% 20% 20% 20% 2																
VPHD-07L HDPPOagg 20% 20% 20% 20% 20% 20% 20% 20% 20% 20%																
VPHD-09L HDPPOagg 20% 20% 20% 20% 20% 20% 20% 20% 20% 20%																
	VPHD-09L															
			20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	50%

#### Exhibit 2a -- Pricing Trend Assumptions -- 3Q Projection

Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

Experience Period: September 1, 2013 - August 31, 2014 Rating Period: July 1, 2015 - June 30, 2016

#### Medical Trend Summary

	% of Allowed Claims	Unit Cost	Utilization	Total	
IP	21.3%	5.8%	0.0%	5.8%	
OP and Other Med	47.2%	5.4%	0.0%	5.4%	
PHY	31.5%	15.3%	0.0%	15.3%	
Medical Total		8.6%	0.0%	8.6%	

	2015 & 2016 An	nual Trend		
	% of Allowed Claims	Unit Cost	Utilization	Total
IP	21.3%	6.7%	0.0%	6.7%
OP and Other Med	47.2%	5.9%	0.0%	5.9%
PHY	31.5%	3.5%	0.0%	3.5%
Medical Total		5.3%	0.0%	5.3%

Member Months	33,891				
IBNR Factor	1.008				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$365.84	\$6.25	\$11.62	\$40.36	\$307.61
22 Months of Trend:	1.111	1.111	1.000	1.031	1.126
Projection Period:	\$406.41	\$6.94	\$11.62	\$41.61	\$346.24
Allowed Trend (Annual)	5.9%				
Paid Trend (Annual)	6.7%				
Leveraging (Annual)	0.7%				

Member Months	49,788				
IBNR Factor	1.014				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$375.41	\$5.58	\$0.03	\$91.52	\$278.28
22 Months of Trend:	1.111	1.111	1.000	1.050	1.131
Projection Period:	\$417.05	\$6.20	\$0.03	\$96.13	\$314.68
Allowed Trend (Annual)	5.9%				
Paid Trend (Annual)	6.9%				
Leveraging (Annual)	1.0%				

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$371.54	\$5.85	\$4.72	\$70.80	\$290.16
·	*	*	•		
22 Months of Trend:	1.111	1.111	1.000	1.050	1.127
Projection Period:	\$412.74	\$6.50	\$4.72	\$74.37	\$327.14
Allowed Trend (Annual)	5.9%				
Paid Trend (Annual)	6.8%				
Leveraging (Annual)	0.8%				

<sup>\*</sup>Ignores impact of removing high cost claims and replacing with pooling charge. Paid projection will not tie out to FFS claim projection on Tab 3a unless these adjustments are taken into account.

		Rx Trend Sum	mary				
	2014	<u>Trend</u>	2015	<u>Frend</u>	<u>2016 Trend</u>		
	Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization	
Generic	5.3%	4.2%	2.3%	3.5%	4.3%	3.2%	
Brand	15.0%	-11.0%	12.6%	-4.0%	15.0%	-3.9%	
Specialty	22.0%	6.0%	25.3%	5.0%	17.0%	7.0%	

#### Exhibit 2b -- Rx Trend Development

MVP Health Insurance Company 2015 Vermont Large Group Rate Filing For Effective Dates Beginning Between July 1, 2015 - December 31, 2015

Experience Period: September 1, 2013 - August

Paid Through: November 30, 2014

Member Months with Rx Benefit: 83,679

Rx Claim Information	Generic	Brand	Specialty	Total
	1	2	3	•
Experience Period Scripts / 1000	9,064	1,153	93	10,310
Experience Period Allowed PMPM	\$15.25	\$17.12	\$20.32	\$52.68
Experience Period Deductible PMPM	\$4.14	\$3.35	\$0.71	\$8.21
Experience Period Copay PMPM	\$2.30	\$1.32	\$0.10	\$3.71
Experience Period Coinsurance PMPM	\$0.30	\$0.79	\$0.14	\$1.24
Experience Period Cost Sharing PMPM	\$6.74	\$5.46	\$0.95	\$13.15
Experience Period Paid PMPM	\$8.51	\$11.66	\$19.37	\$39.53
Annual Util Trend	1.035	0.947	1.057	1.026
Annual Unit Cost Trend	1.034	1.137	1.224	1.133
Annual Deductible Trend	1.016	1.018	1.022	1.017
Annual Paid Trend	1.105	1.107	1.304	1.207
Months of Trend to Q3 2015**	22	22	22	22
Projected Scripts / 1000 as of Q3 2015	9,662	1,044	103	10,808
Projected Allowed PMPM as of Q3 2015	\$17.28	\$19.60	\$32.59	\$69.47
Projected Deductible PMPM	\$4.27	\$3.46	\$0.74	\$8.47
Projected Copay PMPM	\$2.45	\$1.19	\$0.11	\$3.74
Projected Coinsurance PMPM	\$0.34	\$0.91	\$0.23	\$1.48
Projected Cost Sharing PMPM as of Q3 2015	\$7.05	\$5.56	\$1.07	\$13.69
Projected Paid PMPM as of Q3 2015	\$10.23	\$14.04	\$31.51	\$55.78

Annual Allowed Trend Calculation for Large Group Addendum							
	2014	2015	2016				
Generic PMPM	\$15.73	\$16.66	\$17.28				
Brand PMPM	\$17.25	\$18.64	\$19.60				
Specialty PMPM	\$22.13	\$29.12	\$32.59				
Total Allowed PMPM	\$55.11	\$64.42	\$69.47				
Annualized Allowed Trend	14.5%	16.9%	16.3%				

#### Exhibit 2c -- Rx Trend Development - Non-HDHP

MVP Health Insurance Company 2015 Vermont Large Group Rate Filing For Effective Dates Beginning Between July 1, 2015 - December 31, 2015

Experience Period: September 1, 2013 - August

Paid Through: November 30, 2014

Member Months with Rx Benefit: 33,891

Rx Claim Information	Generic	Brand	Specialty	Total
	1	2	3	
Experience Period Scripts / 1000	9,830	1,183	84	11,097
Experience Period Allowed PMPM	\$17.62	\$18.11	\$26.02	\$61.75
Experience Period Deductible PMPM	\$0.13	\$0.34	\$0.04	\$0.51
Experience Period Copay PMPM	\$4.43	\$2.40	\$0.20	\$7.03
Experience Period Coinsurance PMPM	\$0.52	\$1.14	\$0.24	\$1.91
Experience Period Cost Sharing PMPM	\$5.08	\$3.88	\$0.48	\$9.44
Experience Period Paid PMPM	\$12.54	\$14.22	\$25.54	\$52.31
Annual Util Trend	1.035	0.947	1.057	1.027
Annual Unit Cost Trend	1.034	1.137	1.224	1.140
Annual Deductible Trend	1.071	1.077	1.294	1.092
Annual Paid Trend	1.083	1.097	1.296	1.194
Months of Trend to Q3 2015**	22	22	22	22
Projected Scripts / 1000 as of Q3 2015	10,479	1,071	93	11,642
Projected Allowed PMPM as of Q3 2015	\$19.97	\$20.73	\$41.74	\$82.44
Projected Deductible PMPM	\$0.15	\$0.39	\$0.06	\$0.60
Projected Copay PMPM	\$4.72	\$2.17	\$0.22	\$7.11
Projected Coinsurance PMPM	\$0.59	\$1.31	\$0.39	\$2.29
Projected Cost Sharing PMPM as of Q3 2015	\$5.46	\$3.87	\$0.67	\$10.00
Projected Paid PMPM as of Q3 2015	\$14.51	\$16.86	\$41.07	\$72.44

#### Exhibit 2d -- Rx Trend Development - HDHP

MVP Health Insurance Company 2015 Vermont Large Group Rate Filing For Effective Dates Beginning Between July 1, 2015 - December 31, 2015

Experience Period: September 1, 2013 - August Paid Through: November 30, 2014

Member Months: 49,788

Rx Claim Information	Generic	Brand	Specialty	Total
	1	2	3	-
Experience Period Scripts / 1000	8,542	1,133	99	9,774
Experience Period Allowed PMPM	\$13.64	\$16.44	\$16.43	\$46.51
Experience Period Deductible PMPM	\$6.87	\$5.41	\$1.17	\$13.45
Experience Period Copay PMPM	\$0.85	\$0.58	\$0.03	\$1.45
Experience Period Coinsurance PMPM	\$0.15	\$0.55	\$0.07	\$0.78
Experience Period Cost Sharing PMPM	\$7.87	\$6.54	\$1.27	\$15.68
Experience Period Paid PMPM	\$5.77	\$9.91	\$15.16	\$30.84
Annual Util Trend	1.035	0.947	1.057	1.026
Annual Unit Cost Trend	1.034	1.137	1.224	1.126
Annual Deductible Trend	1.015	1.015	1.015	1.015
Annual Paid Trend	1.138	1.116	1.314	1.221
Months of Trend to Q3 2015**	22	22	22	22
Projected Scripts / 1000 as of Q3 2015	9,105	1,025	109	10,240
Projected Allowed PMPM as of Q3 2015	\$15.45	\$18.83	\$26.36	\$60.64
Projected Deductible PMPM	\$7.07	\$5.56	\$1.20	\$13.83
Projected Copay PMPM	\$0.90	\$0.52	\$0.03	\$1.45
Projected Coinsurance PMPM	\$0.17	\$0.63	\$0.12	\$0.92
Projected Cost Sharing PMPM as of Q3 2015	\$8.14	\$6.71	\$1.35	\$16.20
Projected Paid PMPM as of Q3 2015	\$7.31	\$12.12	\$25.01	\$44.44

## Exhibit 2e -- Pricing Trend Assumptions -- 4Q Projection

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

Experience Period: September 1, 2013 - August 31, 2014 Rating Period: October 1, 2015 - September 30, 2016

#### Medical Trend Summary

	% of Allowed Claims	Unit Cost	Utilization	Total	
IP	21.3%	5.8%	0.0%	5.8%	
OP and Other Med	47.2%	5.4%	0.0%	5.4%	
PHY	31.5%	15.3%	0.0%	15.3%	
Medical Total		8.6%	0.0%	8.6%	[

	<u>2015 &amp; 2016 An</u>	nuai irend		
	% of Allowed Claims	Unit Cost	Utilization	Total
IP	21.3%	6.7%	0.0%	6.7%
OP and Other Med	47.2%	5.9%	0.0%	5.9%
PHY	31.5%	3.5%	0.0%	3.5%
Medical Total		5.3%	0.0%	5.3%

<u>Leveraging Impact - Large Group Non-HDHP Fee-For-Service Medical Claims</u>					
Member Months	33,891				
IBNR Factor	1.008				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$365.84	\$6.25	\$11.62	\$40.36	\$307.61
25 Months of Trend:	1.125	1.125	1.000	1.035	1.142
Projection Period:	\$411.71	\$7.04	\$11.62	\$41.79	\$351.26
Allowed Trend (Annual)	5.8%				
Paid Trend (Annual)	6.6%				
Leveraging (Annual)	0.7%				

<u>Leve</u>	raging Impact - Lar	ge Group HDHP Fee-For-	Service Medical C	<u>laims</u>	
Member Months	49,788				
IBNR Factor	1.014				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$375.41	\$5.58	\$0.03	\$91.52	\$278.28
25 Months of Trend:	1.125	1.125	1.000	1.057	1.148
Projection Period:	\$422.48	\$6.28	\$0.03	\$96.75	\$319.42
Allowed Trend (Annual)	5.8%				
Paid Trend (Annual)	6.8%				
Leveraging (Annual)	1.0%				

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$371.54	\$5.85	\$4.72	\$70.80	\$290.16
25 Months of Trend:	1.125	1.125	1.000	1.057	1.144
Projection Period:	\$418.12	\$6.59	\$4.72	\$74.85	\$331.96
Allowed Trend (Annual)	5.8%				
Paid Trend (Annual)	6.7%				
Leveraging (Annual)	0.8%				

<sup>\*</sup>Ignores impact of removing high cost claims and replacing with pooling charge. Paid projection will not tie out to FFS claim projection on Tab 3a unless these adjustments are taken into account.

		Rx Trend Sum	mary			
	2014 Trend		2015	<u>Frend</u>	2016	Trend
	Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization
Generic	5.3%	4.2%	2.3%	3.5%	4.3%	3.2%
Brand	15.0%	-11.0%	12.6%	-4.0%	15.0%	-3.9%
Specialty	22.0%	6.0%	25.3%	5.0%	17.0%	7.0%

#### Exhibit 2f -- Rx Trend Development -- 4Q

MVP Health Insurance Company 2015 Vermont Large Group Rate Filing For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

Experience Period: September 1, 2013 - August 31, 2014

Paid Through: November 30, 2014

Member Months with Rx Benefit: 83,679

Rx Claim Information	Generic	Brand	Specialty	Total
	1	2	3	
Experience Period Scripts / 1000	9,064	1,153	93	10,310
Experience Period Allowed PMPM	\$15.25	\$17.12	\$20.32	\$52.68
Experience Period Deductible PMPM	\$4.14	\$3.35	\$0.71	\$8.21
Experience Period Copay PMPM	\$2.30	\$1.32	\$0.10	\$3.71
Experience Period Coinsurance PMPM	\$0.30	\$0.79	\$0.14	\$1.24
Experience Period Cost Sharing PMPM	\$6.74	\$5.46	\$0.95	\$13.15
Experience Period Paid PMPM	\$8.51	\$11.66	\$19.37	\$39.53
Annual Util Trend	1.035	0.949	1.059	1.026
Annual Unit Cost Trend	1.035	1.138	1.217	1.134
Annual Deductible Trend	1.017	1.019	1.023	1.018
Annual Paid Trend	1.106	1.110	1.299	1.206
Months of Trend to Q4 2015**	25	25	25	25
Projected Scripts / 1000 as of Q4 2015	9,738	1,034	105	10,876
Projected Allowed PMPM as of Q4 2015	\$17.60	\$20.10	\$34.47	\$72.17
Projected Deductible PMPM	\$4.29	\$3.49	\$0.75	\$8.53
Projected Copay PMPM	\$2.47	\$1.18	\$0.11	\$3.75
Projected Coinsurance PMPM	\$0.35	\$0.93	\$0.24	\$1.52
Projected Cost Sharing PMPM as of Q4 2015	\$7.11	\$5.60	\$1.09	\$13.80
Projected Paid PMPM as of Q4 2015	\$10.49	\$14.50	\$33.38	\$58.37

#### Exhibit 2g -- Rx Trend Development - Non-HDHP 4Q

MVP Health Insurance Company 2015 Vermont Large Group Rate Filing For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

Experience Period: September 1, 2013 - August 31, 2014

Paid Through: November 30, 2014

Member Months with Rx Benefit: 33,891

Rx Claim Information	Generic	Brand	Specialty	Total
	1	2	3	
Experience Period Scripts / 1000	9,830	1,183	84	11,097
Experience Period Allowed PMPM	\$17.62	\$18.11	\$26.02	\$61.75
Experience Period Deductible PMPM	\$0.13	\$0.34	\$0.04	\$0.51
Experience Period Copay PMPM	\$4.43	\$2.40	\$0.20	\$7.03
Experience Period Coinsurance PMPM	\$0.52	\$1.14	\$0.24	\$1.91
Experience Period Cost Sharing PMPM	\$5.08	\$3.88	\$0.48	\$9.44
Experience Period Paid PMPM	\$12.54	\$14.22	\$25.54	\$52.31
Annual Util Trend	1.035	0.949	1.059	1.026
Annual Unit Cost Trend	1.035	1.138	1.217	1.140
Annual Deductible Trend	1.071	1.080	1.289	1.094
Annual Paid Trend	1.084	1.101	1.290	1.194
Months of Trend to Q4 2015**	25	25	25	25
Projected Scripts / 1000 as of Q4 2015	10,561	1,060	95	11,716
Projected Allowed PMPM as of Q4 2015	\$20.34	\$21.26	\$44.15	\$85.74
Projected Deductible PMPM	\$0.16	\$0.40	\$0.06	\$0.61
Projected Copay PMPM	\$4.75	\$2.15	\$0.22	\$7.13
Projected Coinsurance PMPM	\$0.60	\$1.34	\$0.41	\$2.35
Projected Cost Sharing PMPM as of Q4 2015	\$5.51	\$3.89	\$0.70	\$10.10
Projected Paid PMPM as of Q4 2015	\$14.83	\$17.37	\$43.45	\$75.64

#### Exhibit 2h -- Rx Trend Development - HDHP 4Q

MVP Health Insurance Company 2015 Vermont Large Group Rate Filing For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

Experience Period: September 1, 2013 - August 31, 2014

Paid Through: November 30, 2014

Member Months: 49,788

Rx Claim Information	Generic	Brand	Specialty	Total
	1	2	3	
Experience Period Scripts / 1000	8,542	1,133	99	9,774
Experience Period Allowed PMPM	\$13.64	\$16.44	\$16.43	\$46.51
Experience Period Deductible PMPM	\$6.87	\$5.41	\$1.17	\$13.45
Experience Period Copay PMPM	\$0.85	\$0.58	\$0.03	\$1.45
Experience Period Coinsurance PMPM	\$0.15	\$0.55	\$0.07	\$0.78
Experience Period Cost Sharing PMPM	\$7.87	\$6.54	\$1.27	\$15.68
Experience Period Paid PMPM	\$5.77	\$9.91	\$15.16	\$30.84
Annual Util Trend	1.035	0.949	1.059	1.026
Annual Unit Cost Trend	1.035	1.138	1.217	1.127
Annual Deductible Trend	1.016	1.016	1.016	1.016
Annual Paid Trend	1.138	1.120	1.308	1.219
Months of Trend to Q4 2015**	25	25	25	25
Projected Scripts / 1000 as of Q4 2015	9,177	1,015	111	10,304
Projected Allowed PMPM as of Q4 2015	\$15.74	\$19.31	\$27.88	\$62.92
Projected Deductible PMPM	\$7.11	\$5.59	\$1.21	\$13.92
Projected Copay PMPM	\$0.91	\$0.52	\$0.03	\$1.45
Projected Coinsurance PMPM	\$0.18	\$0.65	\$0.12	\$0.95
Projected Cost Sharing PMPM as of Q4 2015	\$8.20	\$6.76	\$1.36	\$16.32
Projected Paid PMPM as of Q4 2015	\$7.54	\$12.55	\$26.52	\$46.61

## **Exhibit 3a -- Claim Projection & Proposed Rate Change**

Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

## **LG HIC Claim Projection and Proposed Rate Change**

Experience Period: September 1, 2013 - August 31, 2014

Paid Through: November 30, 2014

Experience Period Member Months	83,679
1) Experience Period Medical Claims PMPM	\$286.87
1a) Claims in Excess of \$100k over Experience Period	\$33.20
1b) Pooling Charge	1.074
2) IBNR Factor	1.011
3) Experience Period Incurred Medical Claims = [1) - 1a) ] * 1b) * 2)	\$275.56
4) Annual Medical Trend Includes Paid Leveraging	1.068
5) Months of Trend to Q3 2015*	22
6a) Capitations and Non-FFS Claim Expenses	\$8.61
6b) Mental Health/Substance Abuse Mandate	\$0.04
7) Trended Incurred Medical Claims PMPM as of Q3 2015 = [3) * 4) ^ [5) / 12] + 6a) + 6b) ]	\$319.33
8) Experience Period Rx Claims PMPM	\$39.53
9) Annual Rx Trend Includes Paid Leveraging	1.207
10) Months of Trend to Q3 2015*	22
11) Trended Gross Rx Claims PMPM as of Q3 2015 = 8) * [ 9) * 9a) ] ^ [ 10) / 12 ]	\$55.78
11a) Impact of Bill H559	\$2.03
11b) Rx Rebates	(\$9.44)
12) Trended Net Rx Claims PMPM as of Q3 2015 = 11) + 11a) + 11b)	\$48.37
13) Age/Gender Normalization Factor	0.959
13a) Industry Normalization Factor	0.995
13b) NY State HCRA Surcharge	0.25%
13c) Impact of Membership Growth/Decline on Experience Pd Claim	i 0.990
14) Total Claim Cost as of Q3 2015 = [7) + 12) ] * 13) * 13a) * [1+ 13b) * 13c) ]	\$348.34
15) Projected Net Revenue Collected at Q2 2015 Rate Level Based on distribution of experience period members	\$322.96
16) Proposed Quarterly Rate Change = 14) / 15) -1	7.9%

## **Exhibit 3b -- Claim Projection & Proposed Rate Change**

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

## **LG HIC Claim Projection and Proposed Rate Change**

Experience Period: September 1, 2013 - August 31, 2014

Paid Through: November 30, 2014

1) Experience Period Medical Claims PMPM \$286.87  1a) Claims in Excess of \$100k over Experience Period \$33.20  1b) Pooling Charge 1.074  2) IBNR Factor 1.011  3) Experience Period Incurred Medical Claims \$275.56  = [1] - 1a) ] * 1b) * 2)  4) Annual Medical Trend 1.067  Includes Paid Leveraging 5) Months of Trend to Q4 2015* 25  6a) Capitations and Non-FFS Claim Expenses \$8.63  6b) Mental Health/Substance Abuse Mandate \$0.04  7) Trended Incurred Medical Claims PMPM as of Q4 2015 \$323.93  = [3] * 4) ^ [5] / 12] + 6a) + 6b) ]  8) Experience Period Rx Claims PMPM \$39.53  9) Annual Rx Trend 1.206  Includes Paid Leveraging 10) Months of Trend to Q4 2015* 25  11) Trended Gross Rx Claims PMPM as of Q4 2015 \$58.37  = 8) * [9] * 9a) ] ^ [10) / 12]  11a) Impact of Bill H559 \$2.03  11b) Rx Rebates (\$9.89)  12) Trended Net Rx Claims PMPM as of Q4 2015 \$50.51  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor 0.995  13a) Industry Normalization Factor 0.995  13b) NY State HCRA Surcharge 0.25%  13c) Impact of Membership Growth/Decline on Experience Pd Clai 0.990  14) Total Claim Cost as of Q4 2015  = [7] + 12] * 13a) * 13a) * [1 + 13b) * 13c] ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15] -1	Experience Period Member Months	83,679
1.074 2) IBNR Factor 1.011 3) Experience Period Incurred Medical Claims = [1] - 1a] * 1b) * 2) 4) Annual Medical Trend Includes Paid Leveraging 5) Months of Trend to Q4 2015* 5a) Capitations and Non-FFS Claim Expenses 5b) Mental Health/Substance Abuse Mandate 7) Trended Incurred Medical Claims PMPM as of Q4 2015 = [3] * 4) ^ [5] / 12] + 6a) + 6b) ] 8) Experience Period Rx Claims PMPM 9) Annual Rx Trend Includes Paid Leveraging 10) Months of Trend to Q4 2015* 25 11) Trended Gross Rx Claims PMPM as of Q4 2015 = [3] * 9) * 9a) ] ^ [10) / 12] 11a) Impact of Bill H559 12) Trended Net Rx Claims PMPM as of Q4 2015 = [1] + 11a) + 11b) 13) Age/Gender Normalization Factor 13a) Industry Normalization Factor 13b) NY State HCRA Surcharge 13c) Impact of Membership Growth/Decline on Experience Pd Clai 15) Projected Net Revenue Collected at Q2 2015 Rate Level Based on distribution of experience period members 16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates = 14) / 15) -1	1) Experience Period Medical Claims PMPM	\$286.87
2) IBNR Factor  3) Experience Period Incurred Medical Claims  = [1] - 1a] * 1b) * 2  4) Annual Medical Trend Includes Paid Leveraging  5) Months of Trend to Q4 2015*  5a) Capitations and Non-FFS Claim Expenses  5a) Capitations and Non-FFS Claim Expenses  5b) Mental Health/Substance Abuse Mandate  7) Trended Incurred Medical Claims PMPM as of Q4 2015  = [3] * 4) ^ [5] / 12] + 6a) + 6b) ]  8) Experience Period Rx Claims PMPM  939.53  9) Annual Rx Trend Includes Paid Leveraging  10) Months of Trend to Q4 2015*  25  21) Trended Gross Rx Claims PMPM as of Q4 2015  = 8) * [9) * 9a) ] ^ [10) / 12]  11a) Impact of Bill H559  12) Trended Net Rx Claims PMPM as of Q4 2015  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13b) NY State HCRA Surcharge  12c) Trended Net Rx Claims PMPM as of Q4 2015  = 13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Clai  14) Total Claim Cost as of Q4 2015  = [7] + 12] * 13) * 13a) * [1 + 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15) -1	1a) Claims in Excess of \$100k over Experience Period	\$33.20
3) Experience Period Incurred Medical Claims	1b) Pooling Charge	1.074
1.067   1.067   1.067   1.067   1.067   1.067   1.068   1.067   1.068   1.067   1.069   1.067   1.069   1.067   1.069   1.067   1.069   1.067   1.067   1.069   1.067   1.067   1.069   1.067   1.067   1.067   1.067   1.069   1.069   1.067   1.067   1.067   1.069   1.06	2) IBNR Factor	1.011
Includes Paid Leveraging   25	, .	\$275.56
6a) Capitations and Non-FFS Claim Expenses       \$8.63         6b) Mental Health/Substance Abuse Mandate       \$0.04         7) Trended Incurred Medical Claims PMPM as of Q4 2015       \$323.93         = [3] * 4) ^ [5] / 12] + 6a) + 6b) ]       \$39.53         8) Experience Period Rx Claims PMPM       \$39.53         9) Annual Rx Trend       1.206         Includes Paid Leveraging       1.206         10) Months of Trend to Q4 2015*       25         11) Trended Gross Rx Claims PMPM as of Q4 2015       \$58.37         = 8) * [9] * 9a) ] ^ [10) / 12]       \$2.03         11a) Impact of Bill H559       \$2.03         11b) Rx Rebates       (\$9.89)         12) Trended Net Rx Claims PMPM as of Q4 2015       \$50.51         = 11) + 11a) + 11b)       \$50.51         13) Age/Gender Normalization Factor       0.959         13a) Industry Normalization Factor       0.995         13b) NY State HCRA Surcharge       0.25%         13c) Impact of Membership Growth/Decline on Experience Pd Clai       0.990         14) Total Claim Cost as of Q4 2015       \$354.71         = [7) + 12] * 13] * 13a) * [1 + 13b) * 13c) ]       \$322.96         Based on distribution of experience period members       9.8%         16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates       9.8% <td>,</td> <td>1.067</td>	,	1.067
6b) Mental Health/Substance Abuse Mandate \$0.04 7) Trended Incurred Medical Claims PMPM as of Q4 2015 \$323.93 $= [3] * 4) ^{1} [5] / 12] + 6a) + 6b) ]$ 8) Experience Period Rx Claims PMPM \$39.53 9) Annual Rx Trend 1.206 Includes Paid Leveraging 10) Months of Trend to Q4 2015* 25 11) Trended Gross Rx Claims PMPM as of Q4 2015 \$58.37 $= 8) * [9] * 9a) ] ^{1} [10] / 12]$ 11a) Impact of Bill H559 \$2.03 11b) Rx Rebates (\$9.89) 12) Trended Net Rx Claims PMPM as of Q4 2015 $= 11) + 11a) + 11b)$ 13) Age/Gender Normalization Factor 0.959 13a) Industry Normalization Factor 0.995 13b) NY State HCRA Surcharge 0.25% 13c) Impact of Membership Growth/Decline on Experience Pd Clai 0.990 14) Total Claim Cost as of Q4 2015 $= [7] + 12] ] * 13) * 13a) * [1 + 13b) * 13c) ]$ 15) Projected Net Revenue Collected at Q2 2015 Rate Level \$322.96 Based on distribution of experience period members 16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates $= 14) / 15) -1$	5) Months of Trend to Q4 2015*	25
7) Trended Incurred Medical Claims PMPM as of Q4 2015  = [3] * 4) ^ [5] / 12] + 6a) + 6b) ]  8) Experience Period Rx Claims PMPM  \$39.53  9) Annual Rx Trend  1.206  Includes Paid Leveraging  10) Months of Trend to Q4 2015*  25  11) Trended Gross Rx Claims PMPM as of Q4 2015  = 8) * [9) * 9a) ] ^ [10) / 12]  11a) Impact of Bill H559  \$2.03  11b) Rx Rebates  (\$9.89)  12) Trended Net Rx Claims PMPM as of Q4 2015  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  3a) Industry Normalization Factor  13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Clai  14) Total Claim Cost as of Q4 2015  = [7] + 12] * 13) * 13a) * [1 + 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15) -1	6a) Capitations and Non-FFS Claim Expenses	\$8.63
= [3] * 4] ^ [5] / 12] + 6a) + 6b)]  8) Experience Period Rx Claims PMPM  \$39.53  9) Annual Rx Trend  1.206  Includes Paid Leveraging  10) Months of Trend to Q4 2015*  25  11) Trended Gross Rx Claims PMPM as of Q4 2015  = 8) * [9] * 9a)] ^ [10) / 12]  11a) Impact of Bill H559  \$2.03  11b) Rx Rebates  (\$9.89)  12) Trended Net Rx Claims PMPM as of Q4 2015  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  0.959  13a) Industry Normalization Factor  13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Clai  14) Total Claim Cost as of Q4 2015  = [7] + 12]	6b) Mental Health/Substance Abuse Mandate	\$0.04
9) Annual Rx Trend Includes Paid Leveraging 10) Months of Trend to Q4 2015* 25 11) Trended Gross Rx Claims PMPM as of Q4 2015 = 8) * [9) * 9a) ] ^ [10) / 12] 11a) Impact of Bill H559 11b) Rx Rebates (\$9.89) 12) Trended Net Rx Claims PMPM as of Q4 2015 = 11) + 11a) + 11b) 13) Age/Gender Normalization Factor 13a) Industry Normalization Factor 13b) NY State HCRA Surcharge 0.25% 13c) Impact of Membership Growth/Decline on Experience Pd Clai 0.990 14) Total Claim Cost as of Q4 2015 = [7) + 12] ] * 13) * 13a) * [1 + 13b) * 13c) ] 15) Projected Net Revenue Collected at Q2 2015 Rate Level Based on distribution of experience period members 16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates = 14) / 15) -1	,	\$323.93
Includes Paid Leveraging  10) Months of Trend to Q4 2015*  25  25  21) Trended Gross Rx Claims PMPM as of Q4 2015  = 8) * [9] * 9a] ] ^ [10] / 12]  11a) Impact of Bill H559  \$2.03  11b) Rx Rebates  \$50.51  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Clai  14) Total Claim Cost as of Q4 2015  = [7) + 12] ] * 13) * 13a) * [1 + 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15) -1	8) Experience Period Rx Claims PMPM	\$39.53
11) Trended Gross Rx Claims PMPM as of Q4 2015 = 8) * [9) * 9a) ] ^ [10) / 12 ]  11a) Impact of Bill H559 \$2.03  11b) Rx Rebates \$(\$9.89)  12) Trended Net Rx Claims PMPM as of Q4 2015 = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor 0.959  13a) Industry Normalization Factor 0.995  13b) NY State HCRA Surcharge 0.25%  13c) Impact of Membership Growth/Decline on Experience Pd Clai 0.990  14) Total Claim Cost as of Q4 2015 = [7) + 12) ] * 13) * 13a) * [1 + 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates = 14) / 15) -1	·	1.206
= 8) * [9) * 9a) ] ^ [10) / 12 ]  11a) Impact of Bill H559 \$2.03  11b) Rx Rebates \$(\$9.89)  12) Trended Net Rx Claims PMPM as of Q4 2015 \$50.51  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor 0.959  13a) Industry Normalization Factor 0.995  13b) NY State HCRA Surcharge 0.25%  13c) Impact of Membership Growth/Decline on Experience Pd Clai 0.990  14) Total Claim Cost as of Q4 2015 \$354.71  = [7) + 12) ] * 13) * 13a) * [1 + 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level \$322.96  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates 9.8%  = 14) / 15) -1	10) Months of Trend to Q4 2015*	25
11b) Rx Rebates(\$9.89)12) Trended Net Rx Claims PMPM as of Q4 2015\$50.51 $= 11) + 11a) + 11b)$ \$50.5113) Age/Gender Normalization Factor0.95913a) Industry Normalization Factor0.99513b) NY State HCRA Surcharge0.25%13c) Impact of Membership Growth/Decline on Experience Pd Clai0.99014) Total Claim Cost as of Q4 2015\$354.71 $= [7) + 12] * 13) * 13a) * [1 + 13b) * 13c) ]$ \$322.9615) Projected Net Revenue Collected at Q2 2015 Rate Level\$322.96Based on distribution of experience period members9.8%16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates9.8%	,	\$58.37
12) Trended Net Rx Claims PMPM as of Q4 2015 \$50.51 $= 11) + 11a) + 11b)$ 13) Age/Gender Normalization Factor 0.959 13a) Industry Normalization Factor 0.995 13b) NY State HCRA Surcharge 0.25% 13c) Impact of Membership Growth/Decline on Experience Pd Clai 0.990 14) Total Claim Cost as of Q4 2015 \$354.71 $= [7) + 12) ]*13)*13a)*[1+13b)*13c) ]$ 15) Projected Net Revenue Collected at Q2 2015 Rate Level \$322.96 Based on distribution of experience period members 16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates 9.8% $= 14) / 15) -1$	11a) Impact of Bill H559	\$2.03
= 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Clai  14) Total Claim Cost as of Q4 2015  = [7) + 12)] * 13) * 13a) * [1 + 13b) * 13c)]  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15) -1	11b) Rx Rebates	(\$9.89)
13a) Industry Normalization Factor  13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Clai  14) Total Claim Cost as of Q4 2015  = [7] + 12) ] * 13) * 13a) * [1+ 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15) -1		\$50.51
13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Clai  14) Total Claim Cost as of Q4 2015  = [7] + 12] ] * 13) * 13a) * [1 + 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15) -1	13) Age/Gender Normalization Factor	0.959
13c) Impact of Membership Growth/Decline on Experience Pd Clai  14) Total Claim Cost as of Q4 2015  = [7) + 12) ] * 13) * 13a) * [1+13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15) -1	13a) Industry Normalization Factor	0.995
14) Total Claim Cost as of Q4 2015 \$354.71  = [7] + 12] ] * 13) * 13a) * [1+ 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level \$322.96  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates  = 14) / 15) -1	13b) NY State HCRA Surcharge	0.25%
= [7] + 12] ] * 13) * 13a) * [1+ 13b) * 13c) ]  15) Projected Net Revenue Collected at Q2 2015 Rate Level \$322.96  Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates 9.8%  = 14) / 15) -1	13c) Impact of Membership Growth/Decline on Experience Pd Cl	ai 0.990
Based on distribution of experience period members  16) Proposed Quarterly Rate Change Relative to Q2 2015 Rates = 14) / 15) -1	·	\$354.71
= 14) / 15) -1	, ,	\$322.96
		9.8%
17) Q4 2015 Proposed Rate Change 1.8%	17) Q4 2015 Proposed Rate Change	1.8%

# Exhibit 4a -- Medical Manual Rates (Q3 2015)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

		Net Required Revenue	Quartarly	Annual Manual	Changes Due to Mandates on
Coplan	Product Type	PMPM	Quarterly Change	Rate Change	Annual Change
VE021L	HyEPO	\$355.96	7.9%	21.7%	0.0%
VE054L	HyEPO	\$327.34	7.9%	27.5%	0.0%
VE060L	HYEPO	\$374.53	7.9%	19.3%	0.0%
VE085L	EPO	\$441.04	7.9%	13.3%	0.3%
VE087L	EPO	\$431.56	7.9%	15.1%	0.3%
VE088L	EPO	\$426.26	7.9%	15.3%	0.3%
VE089L	EPO	\$418.30	7.9%	17.9%	0.3%
VE090L	HyEPO	\$378.51	7.9%	18.1%	0.0%
VE091L	HyEPO	\$340.04	7.9%	28.3%	1.1%
VE092L	HyEPO	\$389.12	7.9%	17.7%	0.0%
VE093L	HyEPO	\$355.96	7.9%	21.7%	0.0%
VE095L	HyEPO	\$373.20	7.9%	21.1%	0.0%
VE096L	HyEPO	\$342.69	7.9%	25.0%	1.2%
VE100L	HýEPO	\$350.65	7.9%	24.2%	0.0%
VE101L	HyEPO	\$334.17	7.9%	27.3%	0.7%
VE102L	HyEPO	\$397.08	7.9%	21.6%	0.0%
VE103L	HyEPO	\$367.89	7.9%	22.7%	0.0%
VE105L	HyEPO	\$379.83	7.9%	22.6%	0.0%
VE106L	HyEPO	\$346.67	7.9%	25.3%	0.0%
VE107L	HyEPO	\$330.75	7.9%	28.9%	1.0%
VE108L	EPO	\$393.10	7.9%	20.2%	0.7%
VE109L	HYEPO	\$374.53	7.9%	19.3%	0.0%
VE110L	HYEPO	\$340.04	7.9%	24.8%	1.1%
VE111L	HYEPO	\$355.96	7.9%	23.8%	0.4%
VE114L	HyEPO	\$377.18	7.9%	20.3%	0.4%
VE115L	HyEPO	\$338.71	7.9%	29.7%	0.0%
VP015L	HyPPO	\$423.89	7.9%	15.9%	0.0%
VP017L	HyPPO	\$353.61	7.9%	22.0%	0.0%
VP019L	HyPPO	\$435.04	7.9%	16.1%	0.0%
VP020L	HyPPO	\$404.68	7.9%	17.8%	0.0%
VP060L	HyPPO	\$423.89	7.9%	15.9%	0.0%
VP061L	HyPPO	\$393.65	7.9%	18.2%	0.0%
VP062L	HyPPO	\$356.31	7.9%	22.9%	0.0%
VP063L	HyPPO	\$435.04	7.9%	16.1%	0.0%
VP065L	HyPPO	\$388.13	7.9%	21.2%	0.0%
VP066L	HyPPO	\$349.55	7.9%	25.1%	0.0%
VP067L	HyPPO	\$337.51	7.9%	31.3%	0.0%
VP071L	HyPPO	\$382.61	7.9%	22.8%	0.0%
VP072L VP073L	HyPPO	\$345.49	7.9%	26.2%	0.0%
	HyPPO	\$334.06 \$438.07	7.9%	32.9%	0.0%
VT08LA VT08LB	EPO EPO	\$438.97 \$438.97	7.9% 7.9%	14.7% 14.7%	0.0% 0.0%
VT08LC	EPO	\$438.97	7.9%	14.7%	0.0%
VEHD-01L	HDEPOagg	\$390.96	7.9%	2.1%	0.0%
VEHD-01L	HDEPOagg	\$338.52	7.9%	3.2%	0.0%
VEHD-02L	HDEPOagg	\$267.03	7.9%	3.1%	0.0%
VEHD-06L	HDEPOagg	\$315.06	7.9%	3.6%	0.0%
VEHD-07L	HDEPOagg	\$349.01	7.9%	0.8%	0.0%
VEHD-08L	HDEPOagg	\$320.05	7.9%	2.3%	0.0%
VEHD-09L	HDEPOagg	\$299.45	7.9%	4.5%	0.0%
VEHD-15L	HDEPOagg	\$301.84	7.9%	6.5%	0.0%
VEHD-17L	HDEPOagg	\$314.84	7.9%	5.3%	0.0%
VEHD-19L	HDEPO	\$286.72	7.9%	5.2%	0.0%
VEHD-20L	HDEPO	\$308.38	7.9%	0.2%	0.0%
VEHD-31L	HDEPOagg	\$264.61	7.9%	4.1%	0.0%
VPHD-03L	HDPPOagg	\$268.24	7.9%	3.0%	0.0%
VPHD-05L	HDPPOagg	\$343.80	7.9%	2.1%	0.0%

# Exhibit 4a -- Medical Manual Rates (Q3 2015)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change	Changes Due to Mandates on Annual Change
VPHD-07L	HDPPOagg	\$358.45	7.9%	0.6%	0.0%
VPHD-09L	HDPPOagg	\$302.16	7.9%	4.4%	0.0%
VPHD-15L	HDPPOagg	\$304.57	7.9%	6.4%	0.0%

# Exhibit 4a -- Medical Manual Rates (Q4 2015)

Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

		Net Required Revenue	Quarterly	Annual Manual
Coplan	Product Type	PMPM	Change	Rate Change
VE021L	HyEPO	\$362.23	1.8%	22.2%
VE054L	HyEPO	\$333.10	1.8%	28.1%
VE060L	HYEPO	\$381.13	1.8%	19.8%
VE085L	EPO	\$448.81	1.8%	13.9%
VE087L	EPO	\$439.16	1.8%	15.6%
VE088L	EPO	\$433.77	1.8%	15.9%
VE089L	EPO	\$425.67	1.8%	18.4%
VE090L	HyEPO	\$385.18	1.8%	18.6%
VE091L	HyEPO	\$346.03	1.8%	28.9%
VE092L	HyEPO	\$395.97	1.8%	18.2%
VE093L	HyEPO	\$362.23	1.8%	22.2%
VE095L	HyEPO	\$379.77	1.8%	21.6%
VE096L	HyEPO	\$348.72	1.8%	25.5%
VE100L	HyEPO	\$356.82	1.8%	24.7%
VE101L	HyEPO	\$340.05	1.8%	27.9%
VE102L	HyEPO	\$404.07	1.8%	22.1%
VE103L	HyEPO	\$374.37	1.8%	23.2%
VE105L	HyEPO	\$386.52	1.8%	23.1%
VE106L	HyEPO	\$352.77	1.8%	25.8%
VE107L	HyEPO	\$336.57	1.8%	29.5%
VE108L	EPO	\$400.02	1.8%	20.8%
VE109L	HYEPO	\$381.13	1.8%	19.8%
VE110L	HYEPO	\$346.03	1.8%	25.4%
VE111L	HYEPO	\$362.23	1.8%	24.4%
VE114L	HyEPO	\$383.82	1.8%	20.9%
VE115L	HyEPO	\$344.67	1.8%	30.3%
VP015L	HyPPO	\$431.35	1.8%	16.4%
VP017L	HyPPO	\$359.84	1.8%	22.5%
VP019L	HyPPO	\$442.70	1.8%	16.6%
VP020L	HyPPO	\$411.81	1.8%	18.4%
VP060L	HyPPO	\$431.35	1.8%	16.4%
VP061L	HyPPO	\$400.58	1.8%	18.8%
VP062L	HyPPO	\$362.58	1.8%	23.5%
VP063L	HyPPO	\$442.70	1.8%	16.6%
VP065L	HyPPO	\$394.96	1.8%	21.8%
VP066L	HyPPO	\$355.71	1.8%	25.6%
VP067L	HyPPO	\$343.45	1.8%	31.9%
VP071L	HyPPO	\$389.35	1.8%	23.4%
VP072L	HyPPO	\$351.57	1.8%	26.8%
VP073L	HyPPO	\$339.94	1.8%	33.5%
VT08LA	EPO	\$446.70	1.8%	15.2%
VT08LB	EPO	\$446.70	1.8%	15.2%
VT08LC	EPO	\$446.70	1.8%	15.2%
VEHD-01L	HDEPOagg	\$397.84	1.8%	2.5%
VEHD-01L	HDEPOagg	\$344.48	1.8%	3.6%
VEHD-02L	HDEPOagg	\$271.73	1.8%	3.4%
VEHD-06L	HDEPOagg	\$320.61	1.8%	3.9%
VEHD-00L	HDEPOagg	\$355.16	1.8%	1.1%
VEHD-07L	HDEPOagg	\$325.69	1.8%	2.7%
VEHD-08L	HDEPOagg	\$325.69 \$304.72	1.8%	4.8%
VEHD-09L VEHD-15L		\$304.72 \$307.16	1.8%	
VEHD-15L VEHD-17L	HDEPOagg		1.8%	6.8% 5.7%
VEHD-17L VEHD-19L	HDEPOagg	\$320.38 \$201.77		
VEHD-19L VEHD-20L	HDEPO HDEPO	\$291.77 \$313.81	1.8% 1.8%	5.6% 0.6%
_				
VEHD-31L	HDEPOagg	\$269.27 \$272.06	1.8%	4.5%
VPHD-03L	HDPPOagg	\$272.96 \$340.85	1.8%	3.4%
VPHD-05L	HDPPOagg	\$349.85	1.8%	2.5%

# Exhibit 4a -- Medical Manual Rates (Q4 2015)

Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change
VPHD-07L	HDPPOagg	\$364.76	1.8%	0.9%
VPHD-09L	HDPPOagg	\$307.48	1.8%	4.8%
VPHD-15L	HDPPOagg	\$309.93	1.8%	6.8%

#### Exhibit 4b -- Medical Riders (Q3 2015)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

		Product	Net Required Revenue	Quarterly	Annual Manual
Rider	Description	Type	PMPM	Change	Rate Change
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.49	7.9%	11.0%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.67	7.9%	11.0%
V306 V307	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.40	7.9%	10.9%
	Exclusion For Elective Abortions	EPO/PPO EPO/PPO	(\$0.18)	7.9%	7.9%
V308 V309L-a	Preventive Dental For Kids - \$25 Office Copayment Outpatient X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO EPO/PPO	\$2.61 \$2.09	7.9%	11.1%
V309L-a V309L-b	Outpatient X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans Outpatient X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.09 \$2.42	7.9% 7.9%	10.8% 10.9%
V309L-b V309L-c	Outpatient X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$2.42 \$3.78	7.9% 7.9%	10.9%
V309L-C V309L-d	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$4.34	7.9%	10.7%
V309L-u V309L-e	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$8.74	7.9%	11.1%
V309L-6 V309L-f	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$9.21	7.9%	11.0%
V309L-1	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 3x OOF Max plans	EPO/PPO	\$12.45	7.9%	11.0%
V309L-g V309L-h	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOF Max plans	EPO/PPO	\$12.43 \$12.81	7.9%	11.0%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$6.44	7.9%	10.9%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.84	7.9%	10.7%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.89	7.9%	11.1%
V314	Adult Preventative Dental	EPO/PPO	\$14.79	7.9%	11.0%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$20.14	7.9%	11.1%
V316	Disposable Medical Supplies	EPO/PPO	\$0.96	7.9%	10.4%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$4.08	7.9%	11.1%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.55	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.65	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.21	0.0%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.73	7.9%	10.7%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$2.96	7.9%	11.1%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.71	7.9%	11.0%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.24	7.9%	11.1%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.91	7.9%	11.7%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.64	7.9%	10.8%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.25	7.9%	11.8%
	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.01	7.9%	10.2%
	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.43	7.9%	13.6%
	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$2.96	7.9%	11.1%
	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.71	7.9%	11.0%
	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$2.24	7.9%	11.1%
	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$1.91	7.9%	11.7%
	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$1.64	7.9%	10.8%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPO	\$1.25	7.9%	11.8%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPO	\$1.01	7.9%	10.2%
VPHD 312h	,	HDPPO	\$0.43	7.9%	13.6%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.61	7.9%	11.3%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.68	7.9%	11.2%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.16)	7.9%	7.9%
VHD316	Disposable Medical Supplies	HDHP	\$0.63	7.9%	9.8%
VHDC317 VHD341L	Changes Contract Yr To Calendar Year	HDHP HDHP	\$0.00 \$0.00	n/a	n/a n/a
VHD341L VHD342L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00 \$0.00	n/a	n/a n/a
VHDC342L VHDC343	Eligibility definition for dependent to 26 for Large Grandfathered Groups  Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.00 \$2.55	n/a 0.0%	n/a 0.0%
VHDC343 VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.55 \$0.65	0.0%	0.0%
v ПDC344	Touth oports inclinatisement - \$500 Maximum per Subscriber	ПРПЕ	φυ.υυ	0.076	0.0%

#### Exhibit 4b -- Medical Riders (Q3 2015)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change
VHDC345	•	HDHP	\$0.21	•	•
	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber		* -	0.0%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$8.18	7.9%	11.1%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.63	7.9%	12.4%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$4.32	7.9%	53.0%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$14.11	7.9%	368.9%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$10.03	7.9%	396.8%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$4.78	7.9%	82.4%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$2.60	7.9%	106.4%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$3.43	7.9%	88.5%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$5.18	7.9%	192.6%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$3.45	7.9%	101.9%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$4.32	7.9%	66.6%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$3.95	7.9%	74.0%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$13.76	7.9%	234.7%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$3.99	7.9%	104.7%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$8.80	7.9%	327.4%

#### Exhibit 4b -- Medical Riders (Q4 2015)

# Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

		Product	Net Required Revenue	Quarterly	Annual Manual
Rider	Description	Type	PMPM	Change	Rate Change
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$3.55	1.9%	11.6%
V305L	Advanced Infertility Services - (Large Only)	EPO/PPO	\$4.75	1.7%	11.5%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	EPO/PPO	\$4.48	1.8%	11.4%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.19)	3.6%	11.8%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$2.66	1.9%	11.8%
V309L-a	Outpatient X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 2x OOP Max plans	EPO/PPO	\$2.13	1.8%	11.5%
V309L-b	Outpatient X-Ray Covered At 100% (Not High Tech) - \$500 Ded; 3x OOP Max plans	EPO/PPO	\$2.46	1.8%	11.3%
V309L-c	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	EPO/PPO	\$3.84	1.7%	11.3%
V309L-d	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	EPO/PPO	\$4.41	1.7%	11.4%
V309L-e	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	EPO/PPO	\$8.89	1.7%	11.4%
V309L-f	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	EPO/PPO	\$9.38	1.8%	11.5%
V309L-g	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 2x OOP Max plans	EPO/PPO	\$12.67	1.8%	11.5%
V309L-h	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000 Ded; 3x OOP Max plans	EPO/PPO	\$13.03	1.7%	11.5%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$6.56	1.8%	11.6%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$0.86	2.2%	11.7%
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO/PPO	\$1.92	1.7%	11.6%
V314	Adult Preventative Dental	EPO/PPO	\$15.05	1.7%	11.5%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$20.50	1.8%	11.5%
V316	Disposable Medical Supplies	EPO/PPO	\$0.98	2.1%	11.4%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	n/a	n/a
V356	Deductible Carryover Rider	EPO/PPO	\$4.15	1.8%	11.6%
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$2.55	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.65	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.21	0.0%	0.0%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	n/a	n/a
VT314	80% reimbursment for glasses/contacts up to \$160 once every 2 calendar years	EPO/PPO	\$1.76	1.9%	11.4%
V341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	EPO/PPO	\$0.00	n/a	n/a
V342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	EPO/PPO	\$0.00	n/a	n/a
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$3.01	1.8%	11.5%
	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$2.76	1.9%	11.7%
	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$2.28	1.6%	11.2%
	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$1.94	1.6%	11.5%
	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$1.67	1.8%	11.3%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.27	1.5%	11.4%
	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.03	1.6%	10.8%
	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.44	1.9%	12.8%
	Exam & Hardware, attaches to \$1250 INN Ded	HDPPO	\$3.01	1.8%	11.5%
	Exam & Hardware, attaches to \$1500 INN Ded	HDPPO	\$2.76	1.9%	11.7%
	Exam & Hardware, attaches to \$2000 INN Ded	HDPPO	\$2.28	1.6%	11.2%
	Exam & Hardware, attaches to \$2500 INN Ded	HDPPO	\$1.94	1.6%	11.5%
	Exam & Hardware, attaches to \$3000 INN Ded	HDPPO	\$1.67	1.8%	11.3%
VPHD 312f		HDPPO	\$1.27	1.5%	11.4%
VPHD 312g	,	HDPPO	\$1.03	1.6%	10.8%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPO	\$0.44	1.9%	12.8%
VHD305L	Advanced Infertility Services - (Large Only)	HDHP	\$4.69	1.8%	11.7%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Combined)	HDHP	\$4.77	1.9%	11.7%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.16)	-1.1%	6.7%
VHD316	Disposable Medical Supplies	HDHP	\$0.64	2.3%	12.3%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	n/a	n/a
VHD341L	Removes PPACA ER Svces & Prev Svces Grandfathered Groups Only	HDHP	\$0.00	n/a	n/a
VHD342L	Eligibility definition for dependent to 26 for Large Grandfathered Groups	HDHP	\$0.00	n/a	n/a
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$2.55	0.0%	0.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.65	0.0%	0.0%

## Exhibit 4b -- Medical Riders (Q4 2015)

## Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

		Product	Net Required Revenue	Quarterly	Annual Manual
Rider	Description	Туре	PMPM	Change	Rate Change
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.21	0.0%	0.0%
VHD356L	Deductible Carryover Rider	HDHP	\$8.32	1.7%	11.5%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	n/a	n/a
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$1.66	1.9%	12.9%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$4.39	1.7%	53.5%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$14.36	1.7%	370.8%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-05 & VPHD-05)	HDHP	\$10.21	1.7%	398.0%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$4.86	1.7%	82.7%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07 & VPHD-07)	HDHP	\$2.65	1.9%	108.7%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08 & VPHD-08)	HDHP	\$3.49	1.7%	88.6%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$5.27	1.8%	192.8%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-015 & VPHD-015)	HDHP	\$3.51	1.7%	102.9%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$4.39	1.7%	66.9%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.02	1.8%	74.8%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$14.00	1.8%	235.7%
VHD510-t	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-20)	HDHP	\$4.06	1.7%	105.1%
VHD510-v	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-31)	HDHP	\$8.96	1.8%	330.8%

## Exhibit 4c -- Rx Riders (Q3 2015)

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

			Net Required Revenue	Quarterly	Annual Manual Rate
Rider	Description	Product Type	PMPM	Change	Change
V500	\$10/\$30/\$50	EPO/PPO	\$47.17	7.9%	4.1%
V501	\$10/30%/50%	EPO/PPO	\$41.35	7.9%	10.0%
V502	50%	EPO/PPO	\$36.90	7.9%	28.2%
V504	\$0/\$30/\$50	EPO/PPO	\$54.92	7.9%	5.9%
V601	\$5/\$35/\$70	EPO/PPO	\$48.98	7.9%	3.7%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$43.00	7.9%	1.6%
V604	\$5/\$45/\$90	EPO/PPO	\$47.54	7.9%	5.2%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$42.10	7.9%	3.5%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$39.10	7.9%	3.9%
V550L	Removes MAC Pricing	EPO/PPO	\$0.79	8.2%	11.3%
V551L	Change mail copay from 2.5 to 2.0 First \$300 Covered in Full, then \$750	EPO/PPO	\$0.33	6.5%	10.0%
V611	Ded/30% Coins	Bridgewell EPO	\$27.36	7.9%	-23.4%

## Exhibit 4c -- Rx Riders (Q4 2015)

## Large Group VT HIC AR42 Rate Filing For Effective Dates Beginning Between October 1, 2015 - December 31, 2015

Rider	Description	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change
V500	\$10/\$30/\$50	EPO/PPO	\$48.00	1.8%	4.6%
V501	\$10/30%/50%	EPO/PPO	\$42.08	1.8%	10.6%
V502	50%	EPO/PPO	\$37.55	1.8%	28.8%
V504	\$0/\$30/\$50	EPO/PPO	\$55.89	1.8%	6.5%
V601	\$5/\$35/\$70	EPO/PPO	\$49.84	1.8%	4.3%
V602	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$43.76	1.8%	2.1%
V604	\$5/\$45/\$90	EPO/PPO	\$48.38	1.8%	5.7%
V605	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$42.84	1.8%	4.0%
V606	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$39.79	1.8%	4.4%
V550L	Removes MAC Pricing	EPO/PPO	\$0.80	1.3%	11.1%
V551L	Change mail copay from 2.5 to 2.0	EPO/PPO	\$0.34	3.0%	9.7%
V611	First \$300 Covered in Full, then \$750 Ded/30% Coins	Bridgewell EPO	\$27.84	1.8%	-23.0%

# MVP Health Insurance Company ("MVP") Experience Rated Addendum – 3Q/4Q 2015 Effective Dates

This document is an Addendum to MVP's 3Q/4Q 2015 Manual Rate Filing and Experience Rating Formula for products sold to employer groups with 51 or more eligible employees in the State of Vermont. This addendum and its appendices outline the rating factors discussed in the Experience Rating Formula. These factors are being filed as an addendum to the Manual Rate and Formula filings so they can be updated as deemed necessary by MVP without having to re-file the rating methodology.

Whenever possible, the rating factors contained herein will be based on actual MVP experience or they will be normalized to MVP's population.

#### **BASE MANUAL RATES**

Please see Exhibits 4a (base manual rates), 4b (medical riders), and 4c (Rx riders) of the accompanying manual rate filing for the net PMPMs of plans and riders being offered by MVP for 3Q/4Q 2015 effective dates.

#### **SIC FACTORS**

The industry factors in Appendix A will be applied to the manual rates based on the employer's industry.

#### **DEMOGRAPHIC FACTORS**

To more closely resemble the health risk of the employer's insured population, the manual pure premium will be adjusted to reflect differences in the demographic characteristics of a specific employer group compared to MVP's community pool for the chosen product. This demographic factor will be applied to both the base rate and riders.

With respect to the employer specific experience rate, there may be a situation where MVP will be the sole health plan offering and be required to adjust the experience to reflect anticipated health characteristics of the entire group versus just MVP's members who were enrolled in the previous year under a slice product offering. In this situation, MVP will develop a demographic factor relative of the entire group and compare that to the demographics of their existing employer membership.

The demographic factors are in Appendix B. A per member demographic factor is calculated as the weighted average subscriber age/sex factor / weighted average subscriber average contract size.

## HRA/HSA DEDUCTIBLE FUNDING FACTORS

The additional risk charge applies when a group funds a plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. The manual rate adjustment factors are in Appendix C.

## **POOLING CHARGES**

Each group is charged a pooling charge and all claims above the applicable attachment point are removed from their claim data. The charge is based on the following table:

Pooling Point	Pooling Charge
\$75,000	10.6%
\$80,000	9.8%
\$85,000	9.1%
\$90,000	8.5%
\$100,000	7.4%
\$125,000	5.5%
\$150,000	4.2%
\$175,000	3.3%
\$200,000	2.7%
\$250,000	1.9%
\$300,000	1.3%
\$350,000	1.0%
\$400,000	0.7%
\$450,000	0.6%
\$500,000	0.5%

Group size will be considered when selecting the appropriate pooling charge. The Max pool level is the maximum amount MVP will allow for a given group size:

Avg. Subscribers	Max Pool Level
Up to 100	\$100,000
100-299	\$150,000
300-499	\$200,000
500-999	\$250,000
1,000-1,499	\$300,000
1,500-2,499	\$400,000
2,500 and up	\$500,000

## TREND FACTORS

The following trends are used to project historical experience of the group to the proposed rating period. Exhibit 1 and Exhibit 2 are developed by applying the appropriate pro-rated calendar year trend factors from the midpoint of the experience period to the midpoint of the rating period. Paid trends are calculated by multiplying the applicable allowed trend times the leveraging factor for a given product type.

Year	Allowed Medical Trend	Pharmacy Trend
2013	4.8%	3.0%
2014	8.6%	14.5%
2015	5.3%	16.9%
2016 & Beyond	5.3%	16.3%

	HDHP	Non-HDHP
Annual Leveraging Factor	1.0%	0.7%

## **NETWORK ADJUSTMENT FACTOR**

This adjustment reflects changes with respect to the differences in network providers, contractual provider reimbursement rates, the degree of medical management for MVP versus other carriers, gatekeeper versus no

gatekeeper, and referral versus open access. For those accounts enrolled in MVP, this factor will primarily represent differences in provider contractual arrangements. If the experience is coming from another carrier, the adjustment may reflect all of the items above. MVP will make every effort to develop actuarial adjustments that properly determine the appropriate factor to reflect the expected experience of the group.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

#### **BENEFIT ADJUSTMENT FACTOR**

The purpose of the benefit adjustment is to reflect any difference between the benefits inherent in the group's historical claims experience period and the groups expected benefit plan for the prospective benefit period. This includes medical benefits and pharmacy benefits.

Based on filed manual rates, the underwriter will determine the value of the benefit adjustment factor by analyzing the actuarial equivalent difference in benefits. As it relates to a new group having experience from another carrier, the underwriter will use their best efforts to match up prior benefits to a currently filed benefit to determine the actuarial equivalent difference in benefits. In some cases, this may require interpolating between two manual rates, extrapolating from the filed manual rates, using other sources such as the Milliman USA guidelines, or other internal pricing models.

Other adjustments in this category may include benefit mandates. That is, mandated benefits that will be included in the future benefits, but not reflected in the group's experience.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

## PHARMACY REBATE FACTOR

Pharmacy rebates are received periodically. The pharmacy rebate factor of 0.91 is used to account for this reduction in pharmacy costs. This reduction will only apply if the paid pharmacy claims do not already reflect pharmacy rebates. In the case where the employer group is not a MVP group, the underwriter will determine if the claims data provided includes or excludes rebates from the other carrier.

## **PERIOD WEIGHT**

Period Weight is determined by the underwriter. The underwriters follow a general protocol for deriving the weights to apply for the Period Weight portion of the experience rating formula. Most groups are rated using 12 months of historical data and therefore, the period weights are not applicable. For the smaller of the large groups, the underwriter will consider extending the historical look back to 24 months, if the data is available, in order to provide a more stable block of data from which to do the rating. In these cases, the underwriter will generally give an 80% weight to the most recent 12 months of data and a 20% weight to the prior period of data. These weights may vary, however, and could be 50% / 50% if the underwriter feels more weight should be given to the older data. This may be the case if the current 12 months are exceptionally higher or lower than the prior period.

## **CREDIBILITY WEIGHT**

Based on MVP's product guidelines for offering a prospective experience rate, an employer must have (or project) a minimum of 51 eligible employees for the proposed rating period. However, consistent with industry rating practices, a smaller sized experience rated groups should not be considered as producing 100% credible claims information. To protect the employer from significant rate fluctuation from year to year, MVP will be applying a credibility weight to the group's claim experience.

In determining a group's quoted rate, a weight will be given to the group's claims experience based on the number of member months in the experience period. The complement of the weight will be applied to the manual rate. The blended rate is one that will be quoted to the employer group. Below are the base credibility weightings:

Member Month Range	Credibility Factor
0 to 599	0%
600 to 2,400	20%
2,401 to 3,700	30%
3,701 to 4,900	40%
4,901 to 6,100	50%
6,101 to 7,300	60%
7,301 to 8,500	70%
8,501 to 9,700	80%
9,701 to 12,200	90%
12,201 and over	100%

These experience credibility weightings can be adjusted downward based on underwriter's judgment in the following circumstances:

The employer group has provided less than 12 months of incurred claims data or data is not provided for all services or employees – Generally, a minimum of one full calendar year of incurred claims data for all populations and covered services included in the quote is desired to underwrite a case. In the event less than 12 months of data is available, the underwriter can adjust the credibility table downward, not to be less than 0%.

The employer group has had membership change by 50% or more since the experience period – With a significant membership change, the historical claims experience may no longer represent the group's current population. If the membership has changed by more than 50% from the experience period to the rating period, the underwriter may override the table above to reduce credibility downward, not to be less than 0%.

The most recent experience data provided is too old – Generally, from the mid-point of the experience period to the mid-point of the rating period should not be older than 24 months. If the more recent period of data is older than 24 months, the underwriter may adjust the credibility table downward, not to be less than 0%.

MVP may also make an upward adjustment to the table if the group has a favorable group risk assessment. The credibility percentage will never exceed 100%.

## **UNDERWRITING JUDGMENT/GROUP RISK ASSESSMENT**

Underwriting judgment will be used by the underwriter in determining inputs to the rating formula or to modify the result depending on the circumstances of the case, the data available, or the quality of the available data.

Adjustments may be made due to items such as poor claim and enrollment experience data being presented for new groups, the group's claim trend being historically different than the averages, variability in claims experience, participation levels/group size changes, plan sponsor contribution levels, number of plan offerings, plan sponsor and covered population stability, and plan sponsor persistency. Adjustments may be both positive and negative, but will not be larger than 10% in either direction.

## **NETWORK ACCESS FEES AND OTHER FEES**

MVP has a contracted network access fee with a rental network in the event a group has members that live outside of MVP's service area. The net access fee is \$0 PEPM for just those subscribers who live outside of the service area.

## **COVERED LIVES ASSESSMENT**

This is a New York State assessment passed on to groups in premium rates. The 2015 CLA rates are obtained from the Department of Financial Services (DFS) website.

	2015 Actual		
Region	Individual	Family	
New York City	\$16.49	\$54.43	
Long Island	\$5.36	\$17.68	
Northern Metro	\$3.42	\$11.30	
Northeastern	\$3.42	\$11.30	
Utica/Watertown	\$0.76	\$2.51	
Central	\$4.59	\$15.14	
Rochester	\$8.75	\$28.86	
Western	\$3.16	\$10.44	

MVP will calculate the CLA with the group information that is available. For example, on a new business case, the number of single contracts by location may not be available. In that case, the CLA may have to be estimated based on the group's overall number single and family contracts and assume the same ratio exists in each region.

## **HCRA ASSESSMENT**

This is another New York State assessment based on Hospital claims. A charge of 0.25% will be applied to the experience of new business quotes; this is consistent with the amount reflected in the manual portion of the rate.

## **RETENTION EXPENSES**

Non-claim cost expenses must be added to the premium rates and can be per member per month (PMPM) charges, percent of paid claim charges, or percent of premium charges. The following tables reflect the retention loads:

#### Percent of Premium Retention:

General Administration = 9.5%
Bad Debt = 0.25%
Premium Tax = 2.0%
Contribution to Surplus = 2.0%
VT Vaccine Assessment = 0.6%
Broker Loads = group specific

## Percent of Paid Claim Surcharges:

VT Paid Claims Surcharge = 0.999%

## Fixed Dollar Retention

PMPM = \$0

## Percent of Premium ACA Assessments:

Insurer Tax – 2.0%

### PMPM ACA Assessments:

Federal ACA Reinsurance/Treasury Assessment: 2015 coverage dates = \$3.67, 2016 coverage dates = \$2.25

Comparative Effectiveness Research Tax - \$0.17

#### **EMPLOYER SPECIFIC PREMIUM RATES**

The experience rating formula filing details the calculation of employer specific premium rates by using employer specific information. In the event the employer group cannot supply sufficient information to calculate employer specific conversion factors, the following community load ratios will be used:

Single=1.0
Double=2.0
Family 2 tier=2.5
Family 3 tier=2.6
Family 4 tier= 2.8
Parent Child 4 tier= 1.9

#### **RETROSPECTIVE RATING**

The risk charges for a group choosing to be rated retrospectively are outlined below:

(NO DEFICIT CARRY FORWARD/80% SURPLUS REFUND FOR GROUPS 251+, 50% REFUND FOR GROUPS LESS THAN 251)

Groups with 1,000+ enrolled subscribers = 1.01

Groups with 251-999 enrolled subscribers = 1.01

Groups with 51-250 enrolled subscribers = 1.01

## MINIMUM PREMIUM FUNDING ARRANGMENTS

The following table shows the Claims Fluctuation Margin (CFM) available for groups of different sizes. The appropriate level of CFM will depend on the group's size and risk assessment. Groups that are smaller with a higher risk assessment will have a higher CFM. Because of the risk involved with minimum premium funding, at the smaller group size, the underwriter will use judgment to determine if minimum premium funding is allowed.

Group Size	CFM
100-249	120%, 125%, or 130%
249-499	115%, 120%, or 125%
500-999	110%, 115%, or 120%
1,000+	105%, 110%, or 115%

### **ACTUARIAL CERTIFICATION**

I believe the rating factors described herein are consistent with industry norms, follows sound actuarial and underwriting principals, and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Matthew Lombardo, FSA, MAAA

Actuarial Manager, Commercial Pricing

Ter In 1

**MVP Health Insurance Company** 



## Consumer Disclosure about Proposed Health Insurance Rate Increase Q3 and Q4 2015 Large Group AR42 Rate Filing

MVP Health Insurance Company is a health care payer operating in Vermont and New York. MVP's mission is to provide high quality and affordable health care with a focus on wellness to our members.

MVP must obtain approval from the Green Mountain Care Board for the health insurance premium rates charged. MVP files quarterly manual rates which are guaranteed for 12 months. This rate filing seeks approval of MVP's 3rd and 4th quarter 2015 manual rates (effective dates of coverage beginning between July 1, 2015 and December 31, 2015).

The rates filed for approval each quarter reflect MVP's current estimate of the cost to provide health insurance for that coverage period. The filed manual rates for the current quarter may be higher or lower than the previously filed manual rates. However, manual rates generally increase over time. Increases in rates are driven by many factors including increases in use of medical services by the insured population, increases in hospital and physician required charges for medical care, expanded covered services due to government mandates, fees and assessments charged by the government to insurers, and the exit of healthier individuals from the insurance market place as the cost of insurance increases.

The manual rates included in this rate filing reflect an 8.5% increase over the prior rates. The minimum proposed rate change for members renewing is 0.8% while the maximum rate change is 32.9%. There are 6,115 members in MVP's Large Group AR42 block of business, and 628 of these members renew in Q3 or Q4.

## Certification of Compliance

I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of Vermont.

Print Name: Karla Austen Title: Executive Vice President & Interim CFO

Signature: *MM M Date*: 01/26/15



February 16, 2015

Ms. Rita Tansen A.S.A., M.A.A.A Lewis & Ellis, Inc. P.O. Box 851857 Richardson, TX 75085

Re: 3Q/4Q 2015 Large Group HIC Rate Filing

SERFF Tracking #: MVPH-129877690

Dear Ms. Tansen:

This letter is in response to your correspondence received 02/12/15 regarding the above mentioned rate filing. The verbal responses to your questions are provided below and any numerical examples are included in the attached excel workbook with tabs corresponding to each numbered question.

1. We note a steep increase in allowed pharmacy trends in this filing when compared to 1Q15/2Q15 filing:

Year	1Q/2Q15 filing	3Q/4Q15 filing
2014	6.5%	14.5%
2015	6.7%	16.9%

In the 1Q/2Q15 filing (SERFF #: MVPH-129662230), MVP had indicated that the PBM will be able to provide more robust customized trend projections with actual MVP claim utilization. Provide a detailed exhibit showing all adjustments made in deriving the assumed Rx trends in this filing.

a. If no such adjustments were made in this filing, comment on the appropriateness of using unadjusted vendor recommended Rx trends, given that the Rx trend by drug category clearly shows negative trends for generic and brand drugs.

b. In addition, if any adjustment to specialty trend was made to account for the impact of Sovaldi and other high cost specialty drugs based on MVP's own experience, please quantitatively detail the methodology in your response.

Response: MVP changed its PBM on 01/01/2015. As a result, the new PBM does not have enough MVP data to provide a credible Rx trend forecast. Once the PBM has a credible set of MVP data, the Rx trend forecast used to develop premium rates will reflect the utilization of MVP's population.

The trend forecast provided by MVP's PBM accounts for drugs coming off patent, changes in average wholesale price, new drugs being released to the market, and price competitiveness amongst generic and brand drug manufacturers. Because the Rx market is constantly changing and the items listed above are not reflected in VT historical trends, MVP does not feel that historical Rx trends have any relevance for projecting future increases in Rx costs. MVP is not making any adjustments to the PBM's trend forecast to account for high cost specialty drugs.

In 2014, MVP has experienced Rx trends that outpace the PBM's trend forecast in VT. The rolling 12 month Rx trends by Rx category do not accurately portray the Rx trends MVP has experienced in 2014 as all of the rolling 12



month time periods included in the file, "Rolling 12 Medical and Rx Data - LG HIC", have 2013 data included in the time periods. Please see the table below for a comparison calendar year 2014 Large Group HIC Rx allowed claims by category compared to calendar year 2013 Rx allowed claims for the same block. MVP is experiencing a 17.2% allowed Rx trend for this block in 2014 compared to a 14.5% allowed Rx trend as proposed in MVP's Large Group Addendum.

Rx Allowed Claim PMPM Summary by Rx Category					
	Calendar Year	Calendar Year	Annual Allowed		
	2013	2014	Trend		
Generic	\$16.36	\$15.08	-11.4%		
Brand	\$18.51	\$17.45	-8.4%		
Specialty	\$14.11	\$21.89	93.2%		
Total	\$48.97	\$54.43	17.2%		

Q2. Please update Exhibit 4a with current membership by product type and reconcile the average 3Q15/4Q15 annual rate increase in page 1 of the memorandum with Exhibit 4a.

Response: Please see the attached Excel file.

- Q3. In prior 1Q15/2Q15 filing, current membership (as opposed to experience period membership) in Non-HDHP/HDHP plans was used to derive a weighted average rate increase after separately deriving the required rate increase for Non-HDHP and HDHP blocks. The rate development in Exhibit 3a and Exhibit 3b use aggregate Non-HDHP/HDHP experience as opposed to individual experience of these blocks.
  - a. Please provide rationale on why the rate development methodology was changed in this filing.
  - b. Given that the wide variability in membership of these blocks historically, we assess that the proposed rate development methodology does not take into account recent enrollment experience. Please illustrate the required rate increase if these blocks were independently projected and the required rate increase was blended using recent (December 2014) experience as weights.

Response: Typically required rate increases are evaluated for the block as a whole and any product specific rate corrections are handled through a sloping of rates. MVP has moved to this approach for this block. A full evaluation of premium rate relativities by product was completed and implemented in the last filing so we are comfortable evaluating the block increase as a whole for this filing and going forward.

Please see the attached Excel file for the requested rate increases by product type weighted by December 2014 membership.

Q4. We note that the 2015 inpatient and outpatient hospital trends are higher than the trends assumed in the 1Q15 filing. Please provide quantitative support for the assumed inpatient/out-patient hospital trends by illustrating the Green Mountain Care Board's approved 2015 hospital budget increases weighted by MVP's utilization by facility.

Response: MVP contracts with facilities throughout its service area and reflects the negotiated unit cost rate change in its trend forecast for those facilities. For facilities that MVP has not yet contracted a 2015 rate, MVP reflects the GMCB approved rate change.



Please see the attached Excel file for a quantitative derivation of MVP's 2015 inpatient/outpatient unit cost change.

Q5. Please update the CLA table in page 5 of the VT Experience Rate Addendum to show CLA rates for family contracts as well.

Response: MVP has provided a revised VT Experience Rated Addendum in the "Actuarial Memorandum" section of the SERFF tab, "Supporting Documentation".

If you have any questions or require any additional information, please contact me at 518-388-2483.

Sincerely,

Matthew Lombardo, FSA, MAAA

Actuarial Manager, Commercial Pricing

MVP Health Insurance Co., Inc.

## 3Q/4Q 2015 Annual Rate Increase with Dec-14 Membership

Coplan	Product Type	3Q '14 Manual Rate	Proposed 3Q '15 Manual Rate	4Q '14 Manual Rate	Proposed 4Q '15 Manual Rate	Dec-14 Membership
VE021L	EPO/PPO	\$292.57	\$355.96	\$296.37	\$362.23	21
VE054L	EPO/PPO	\$256.66	\$327.34	\$260.00	\$333.10	65
VE060L	EPO/PPO	\$313.95	\$374.53	\$318.03	\$381.13	0
VE085L	EPO/PPO	\$389.13	\$441.04	\$394.19	\$448.81	106
VE087L	EPO/PPO	\$374.99	\$431.56	\$379.87	\$439.16	218
VE088L	EPO/PPO	\$369.57	\$426.26	\$374.37	\$433.77	0
VE089L	EPO/PPO	\$354.80	\$418.30	\$359.42	\$425.67	84
VE090L VE091L	EPO/PPO EPO/PPO	\$320.56 \$265.05	\$378.51 \$340.04	\$324.73 \$268.50	\$385.18 \$346.03	194 0
VE091L VE092L	EPO/PPO	\$330.62	\$389.12	\$334.92	\$395.97	218
VE092L	EPO/PPO	\$292.57	\$355.96	\$296.37	\$362.23	18
VE095L	EPO/PPO	\$308.28	\$373.20	\$312.29	\$379.77	0
VE096L	EPO/PPO	\$274.22	\$342.69	\$277.78	\$348.72	41
VE100L	EPO/PPO	\$282.38	\$350.65	\$286.05	\$356.82	66
VE101L	EPO/PPO	\$262.42	\$334.17	\$265.83	\$340.05	0
VE102L	EPO/PPO	\$326.63	\$397.08	\$330.88	\$404.07	0
VE103L	EPO/PPO	\$299.89	\$367.89	\$303.78	\$374.37	92
VE105L	EPO/PPO	\$309.91	\$379.83	\$313.94	\$386.52	72
VE106L	EPO/PPO	\$276.72	\$346.67	\$280.32	\$352.77	0
VE107L	EPO/PPO	\$256.66	\$330.75	\$260.00	\$336.57	187
VE108L	EPO/PPO	\$326.97	\$393.10	\$331.22	\$400.02	0
VE109L	EPO/PPO	\$313.95	\$374.53	\$318.03	\$381.13	0
VE110L	EPO/PPO	\$272.48	\$340.04	\$276.03	\$346.03	153
VE111L	EPO/PPO	\$287.49	\$355.96	\$291.23	\$362.23	0
VE114L VE115L	EPO/PPO EPO/PPO	\$313.44 \$261.19	\$377.18 \$338.71	\$317.51 \$264.59	\$383.82 \$344.67	0
VE115L VP015L	EPO/PPO EPO/PPO	\$365.83	\$423.89	\$370.59	\$431.35	0
VP017L	EPO/PPO	\$289.93	\$353.61	\$293.70	\$359.84	0
VP019L	EPO/PPO	\$374.87	\$435.04	\$379.74	\$442.70	0
VP020L	EPO/PPO	\$343.43	\$404.68	\$347.90	\$411.81	0
VP060L	EPO/PPO	\$365.83	\$423.89	\$370.59	\$431.35	0
VP061L	EPO/PPO	\$333.01	\$393.65	\$337.33	\$400.58	0
VP062L	EPO/PPO	\$289.93	\$356.31	\$293.70	\$362.58	0
VP063L	EPO/PPO	\$374.87	\$435.04	\$379.74	\$442.70	201
VP065L	EPO/PPO	\$320.19	\$388.13	\$324.35	\$394.96	0
VP066L	EPO/PPO	\$279.52	\$349.55	\$283.15	\$355.71	0
VP067L	EPO/PPO	\$257.10	\$337.51	\$260.44	\$343.45	0
VP071L	EPO/PPO	\$311.47	\$382.61	\$315.52	\$389.35	0
VP072L	EPO/PPO	\$273.75	\$345.49	\$277.31	\$351.57	0
VP073L	EPO/PPO	\$251.29 \$382.66	\$334.06 \$438.97	\$254.56 \$387.64	\$339.94	26 5
VT08LA VT08LB	EPO/PPO EPO/PPO	\$382.66	\$438.97	\$387.64	\$446.70 \$446.70	0
VT08LC	EPO/PPO	\$382.66	\$438.97	\$387.64	\$446.70	0
VEHD-01L	HDHP	\$382.95	\$390.96	\$388.32	\$397.84	0
VEHD-02L	HDHP	\$327.99	\$338.52	\$332.58	\$344.48	1,663
VEHD-03L	HDHP	\$259.11	\$267.03	\$262.73	\$271.73	747
VEHD-06L	HDHP	\$304.17	\$315.06	\$308.43	\$320.61	0
VEHD-07L	HDHP	\$346.31	\$349.01	\$351.15	\$355.16	327
VEHD-08L	HDHP	\$312.86	\$320.05	\$317.24	\$325.69	70
VEHD-09L	HDHP	\$286.61	\$299.45	\$290.63	\$304.72	424
VEHD-15L	HDHP	\$283.53	\$301.84	\$287.50	\$307.16	52
VEHD-17L	HDHP	\$299.00	\$314.84	\$303.18	\$320.38	55
VEHD-19L	HDHP	\$272.48	\$286.72	\$276.29	\$291.77	314
VEHD-20L	HDHP	\$307.67	\$308.38	\$311.98 \$257.78	\$313.81	0
VEHD-31L VPHD-03L	HDHP	\$254.22 \$260.35	\$264.61 \$268.24	\$257.78 \$264.00	\$269.27 \$272.96	0
VPHD-03L VPHD-05L	HDHP HDHP	\$260.35 \$336.76	\$268.24 \$343.80	\$264.00 \$341.47	\$272.96 \$349.85	0 432
VPHD-05L VPHD-07L	HDHP	\$356.40	\$358.45	\$341.47 \$361.39	\$364.76	432 0
VPHD-09L	HDHP	\$289.40	\$302.16	\$293.45	\$307.48	0
VPHD-15L	HDHP	\$286.25	\$304.57	\$290.26	\$309.93	0
	A	vg Manual Rate	Collected Based o	n Dec-14 Membe	rship	
		00.14.1	00.45	40.14.1	40.145	
	EDO/DDO	3Q '14	3Q '15	4Q '14	4Q '15	
	EPO/PPO Ann	\$321.69 nual Rate Change	\$384.82 19.6%	\$325.87	\$391.59 20.2%	
	HDHP	\$308.01	\$317.70	\$312.32	\$323.30	
	דוטוור	ψουσ.υ ι	ψ311.10	ψυ ι Δ. υΔ	ψυζυ.υυ	

Annual Rate Change

3.1%

3.5%

## Claim Projection & Proposed Rate Change by Product Type

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

## LG HIC Non-HDHP Claim Projection and Proposed Rate Change

Experience Period: September 1, 2013 - August 31, 2014

Paid Through: November 30, 2014

Experience Period Member Months  1) Experience Period Medical Claims PMPM  1a) Claims in Excess of \$100k over Experience Period  1b) Pooling Charge  2) IBNR Factor	33,891 \$305.11 \$22.05 1.074 1.008 \$306.50
<ul><li>1a) Claims in Excess of \$100k over Experience Period</li><li>1b) Pooling Charge</li></ul>	\$22.05 1.074 1.008 \$306.50
1b) Pooling Charge	1.074 1.008 \$306.50
	1.008 \$306.50
2) IBNR Factor	\$306.50
2, 2.11.1 doto.	·
3) Experience Period Incurred Medical Claims = [ 1) - 1a) ] * 1b) * 2)	1.067
4) Annual Medical Trend Includes Paid Leveraging	
5) Months of Trend to Q3 2015*	22
6a) Capitations and Non-FFS Claim Expenses	\$8.61
6b) Mental Health/Substance Abuse Mandate	\$0.10
7) Trended Incurred Medical Claims PMPM as of Q3 2015 = [ 3) * 4) ^ [ 5) / 12 ] + 6a) + 6b) ]	\$353.71
8) Experience Period Rx Claims PMPM	\$52.31
8a) % of Non-HDHP Members Purchasing Rx	100.00%
8b) Experience Period Rx Claims PMPM to Rate Entire Block = 8) * 8a)	\$52.31
9) Annual Rx Trend Includes Paid Leveraging	1.194
10) Months of Trend to Q3 2015*	22
11) Trended Gross Rx Claims PMPM as of Q3 2015 = 8b) *[9) *9a) ]^[10) / 12]	\$72.41
11a) Impact of Bill H559	\$0.24
11b) Rx Rebates	(\$6.79)
12) Trended Net Rx Claims PMPM as of Q3 2015 = 11) + 11a) + 11b)	\$65.86
13) Age/Gender Normalization Factor	0.944
13a) Industry Normalization Factor	0.951
13b) NY State HCRA Surcharge	0.25%
13c) Impact of Membership Growth/Decline on Experience Pd Claims	0.966
14) Total Claim Cost as of Q3 2015 = [ 7) + 12) ] * 13) * 13a) * [ 1+ 13b) ]* 13c)	\$364.71
15) Projected Net Revenue Collected at Q2 2015 Rate Level Based on distribution of experience period members	\$368.24
16) Proposed Quarterly Rate Change = 14) / 15) -1	-1.0%

## Claim Projection & Proposed Rate Change by Product Type

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

## LG HIC HDHP Claim Projection and Proposed Rate Change

Experience Period: September 1, 2013 - August 31, 2014 Paid Through: November 30, 2014

Experience Period Member Months  1) Experience Period Medical Claims PMPM  \$274.46  1a) Claims in Excess of \$100k over Experience Period  \$40.79  1b) Pooling Charge  1.074  2) IBNR Factor  1.014  3) Experience Period Incurred Medical Claims  = [1) - 1a)   * 1b) * 2)  4) Annual Medical Trend Includes Paid Leveraging  5) Months of Trend to Q3 2015*  22  6a) Capitations and Non-FFS Claim Expenses  \$8.61  6b) Mental Health/Substance Abuse Mandate  7) Trended Incurred Medical Claims PMPM as of Q3 2015  = [3) * 4) * (5) / (2) + 6a) + 6b) ]  8) Experience Period Rx Claims PMPM  \$30.84  9) Annual Rx Trend Includes Paid Leveraging  10) Months of Trend to Q3 2015*  22  11) Trended Gross Rx Claims PMPM as of Q3 2015  = 8b) * (9) * 9a)   * (10) / (2)  11a) Impact of Bill H559  \$3.24  11b) Rx Rebates  (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  = 3(1) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Claims  14) Total Claim Cost as of Q3 2015  = [7) + 12)   * 13) * 13a) * [1 + 13b)   * 13c)  16) Proposed Quarterly Rate Change			
1a) Claims in Excess of \$100k over Experience Period  1b) Pooling Charge  1.074  2) IBNR Factor  1.014  3) Experience Period Incurred Medical Claims  [1 - 1a] 1 + 1b) 2)  4) Annual Medical Trend Includes Paid Leveraging  5) Months of Trend to Q3 2015*  22  6a) Capitations and Non-FFS Claim Expenses  88.61  6b) Mental Health/Substance Abuse Mandate  7) Trended Incurred Medical Claims PMPM as of Q3 2015  [3   4) ^ [5 / 12] + 6a) + 6b) ]  8) Experience Period Rx Claims PMPM  9) Annual Rx Trend Includes Paid Leveraging  10) Months of Trend to Q3 2015*  22  11) Trended Gross Rx Claims PMPM as of Q3 2015  = 8b) * [9) * 9a) ] ^ [10 / 12]  11a) Impact of Bill H559  \$3.24  11b) Rx Rebates  (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  = 11) + 11(a) + 11(b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  13b) NY State HCRA Surcharge  13c) Impact of Membership Growth/Decline on Experience Pd Claims  1.011  14) Total Claim Cost as of Q3 2015  [7   + 12] * 13 * 13a) * [1 + 13b) ]* 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change	Experience Period Member Months	49,788	
1.074 2) IBNR Factor 1.014 3) Experience Period Incurred Medical Claims = [1] - 1a] ] * 1b) * 2) 4) Annual Medical Trend Includes Paid Leveraging 5) Months of Trend to Q3 2015* 6a) Capitations and Non-FFS Claim Expenses 6b) Mental Health/Substance Abuse Mandate 7) Trended Incurred Medical Claims PMPM as of Q3 2015 = [3] * 4) ^ [5] / 12] + 6a) + 6b) ] 8) Experience Period Rx Claims PMPM 9) Annual Rx Trend 1.220 Includes Paid Leveraging 10) Months of Trend to Q3 2015* 22 11) Trended Gross Rx Claims PMPM as of Q3 2015 = 8b) * [9] * 9a) ] ^ [10) / 12] 11a) Impact of Bill H559 25 11b) Rx Rebates (\$11.24) 12) Trended Net Rx Claims PMPM as of Q3 2015 = 11) + 11a) + 11b) 13) Age/Gender Normalization Factor 13a) Industry Normalization Factor 13c) Impact of Membership Growth/Decline on Experience Pd Claims 15.9% 16) Proposed Quarterly Rate Change 15.9%	1) Experience Period Medical Claims PMPM	\$274.46	
2) IBNR Factor 1.014 3) Experience Period Incurred Medical Claims \$254.45 = [1) - 1a) ] * 1b) * 2) 4) Annual Medical Trend 1.069 Includes Paid Leveraging 5) Months of Trend to Q3 2015* 22 6a) Capitations and Non-FFS Claim Expenses \$8.61 6b) Mental Health/Substance Abuse Mandate \$0.00 7) Trended Incurred Medical Claims PMPM as of Q3 2015 = [3] * 4) ^ [5] / 12 ] + 6a) + 6b) ] 8) Experience Period Rx Claims PMPM \$30.84 9) Annual Rx Trend 1.220 Includes Paid Leveraging 10) Months of Trend to Q3 2015* 22 11) Trended Gross Rx Claims PMPM as of Q3 2015 = 8b) * [9] * 9a) ] ^ [10] / 12 ] 11a) Impact of Bill H559 \$3.24 11b) Rx Rebates (\$11.24) 12) Trended Net Rx Claims PMPM as of Q3 2015 = 11) + 11a) + 11b) 13) Age/Gender Normalization Factor 0.972 13a) Industry Normalization Factor 1.033 13b) NY State HCRA Surcharge 0.25% 13c) Impact of Membership Growth/Decline on Experience Pd Claims 1.011 14) Total Claim Cost as of Q3 2015 = [7] + 12] * 13] * 13a) * [1 + 13b] ]* 13c) 15) Projected Net Revenue Collected at Q2 2015 Rate Level \$292.13 Based on distribution of experience period members 16) Proposed Quarterly Rate Change 1.59*	1a) Claims in Excess of \$100k over Experience Period	\$40.79	
3) Experience Period Incurred Medical Claims  = [1] - 1a] ] * 1b) * 2)  4) Annual Medical Trend Includes Paid Leveraging  5) Months of Trend to Q3 2015*  6a) Capitations and Non-FFS Claim Expenses  6b) Mental Health/Substance Abuse Mandate  7) Trended Incurred Medical Claims PMPM as of Q3 2015  = [3] * 4) ^ [5] / 12 ] + 6a) + 6b) ]  8) Experience Period Rx Claims PMPM  9) Annual Rx Trend Includes Paid Leveraging  10) Months of Trend to Q3 2015*  22  11) Trended Gross Rx Claims PMPM as of Q3 2015  = 8b) * [9] * 9a) ] ^ [10) / 12 ]  11a) Impact of Bill H559  \$3.24  11b) Rx Rebates  (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  13b) NY State HCRA Surcharge  32c; Manda State Level  33c; Impact of Membership Growth/Decline on Experience Pd Claims  14) Total Claim Cost as of Q3 2015  = [7] + 12] ] * 13) * (1a) * (1a) * (1a) * (3a) * (1a)	1b) Pooling Charge	1.074	
### 1.069 ### 1.069 ### 1.069 ### 1.069 ### 1.069 ### 1.069 ### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 #### 1.069 ##### 1.069 ##### 1.069 ####################################	2) IBNR Factor	1.014	
Includes Paid Leveraging   5   5   Months of Trend to Q3 2015*   22	•	\$254.45	
6a) Capitations and Non-FFS Claim Expenses  6b) Mental Health/Substance Abuse Mandate  7) Trended Incurred Medical Claims PMPM as of Q3 2015  8] Experience Period Rx Claims PMPM  8) Annual Rx Trend  10) Months of Trend to Q3 2015  10) Months of Trend to Q3 2015  11) Trended Gross Rx Claims PMPM as of Q3 2015  120  11) Trended Gross Rx Claims PMPM as of Q3 2015  121  122  131) Impact of Bill H559  13.24  14) Rebates  (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  13) Age/Gender Normalization Factor  13) Age/Gender Normalization Factor  14) Ny State HCRA Surcharge  15) Ny State HCRA Surcharge  16) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change	,	1.069	
6b) Mental Health/Substance Abuse Mandate 7) Trended Incurred Medical Claims PMPM as of Q3 2015  = [ 3] * 4] ^ [ 5] / 12 ] + 6a) + 6b) ] 8) Experience Period Rx Claims PMPM \$30.84  9) Annual Rx Trend 1.220  Includes Paid Leveraging 10) Months of Trend to Q3 2015* 22  11) Trended Gross Rx Claims PMPM as of Q3 2015  = 8b) * [ 9] * 9a) ] ^ [ 10) / 12 ]  11a) Impact of Bill H559 \$3.24  11b) Rx Rebates (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  = 11) + 11a) + 11b) 13) Age/Gender Normalization Factor 13a) Industry Normalization Factor 13b) NY State HCRA Surcharge 10.25% 13c) Impact of Membership Growth/Decline on Experience Pd Claims 1.011  14) Total Claim Cost as of Q3 2015  = [7] + 12) ] * 13a) * [1 + 13b) ] * 13c) 15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members 16) Proposed Quarterly Rate Change	5) Months of Trend to Q3 2015*	22	
7) Trended Incurred Medical Claims PMPM as of Q3 2015  = [ 3 ] * 4 ) ^ [ 5 ] / 12 ] + 6a ) + 6b ) ]  8) Experience Period Rx Claims PMPM  \$ 30.84  9) Annual Rx Trend  Includes Paid Leveraging  10) Months of Trend to Q3 2015*  22  11) Trended Gross Rx Claims PMPM as of Q3 2015  = 8b) * [ 9 ] * 9a) ] ^ [ 10 ] / 12 ]  11a) Impact of Bill H559  \$ 3.24  11b) Rx Rebates  (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  1.033  13b) NY State HCRA Surcharge  1.025%  13c) Impact of Membership Growth/Decline on Experience Pd Claims  1.011  14) Total Claim Cost as of Q3 2015  = [ 7 ] + 12 ] [ * 13 ] * 13a ] * [ 1 + 13b ] ] * 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change	6a) Capitations and Non-FFS Claim Expenses	\$8.61	
Solution	6b) Mental Health/Substance Abuse Mandate	\$0.00	
9) Annual Rx Trend  Includes Paid Leveraging  10) Months of Trend to Q3 2015*  22  21) Trended Gross Rx Claims PMPM as of Q3 2015  844.42  8b) * [9] * 9a) ] ^ [10] / 12 ]  11a) Impact of Bill H559  \$3.24  11b) Rx Rebates  (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  13a) Industry Normalization Factor  15b) NY State HCRA Surcharge  1c) Limpact of Membership Growth/Decline on Experience Pd Claims  1c) Impact of Membership Growth/Decline on Experience Pd Claims  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  15.9%	•	\$296.35	
Includes Paid Leveraging  10) Months of Trend to Q3 2015*  22  11) Trended Gross Rx Claims PMPM as of Q3 2015  = 8b) * [ 9) * 9a) ] ^ [ 10) / 12 ]  11a) Impact of Bill H559  \$3.24  11b) Rx Rebates  (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  13a) Industry Normalization Factor  15b) NY State HCRA Surcharge  1c) Limpact of Membership Growth/Decline on Experience Pd Claims  1c) Impact of Membership Growth/Decline on Experience Pd Claims  15) Projected Net Revenue Collected at Q2 2015 Rate Level  16) Proposed Quarterly Rate Change	8) Experience Period Rx Claims PMPM	\$30.84	
11) Trended Gross Rx Claims PMPM as of Q3 2015  = 8b) *[9] * 9a) ] ^ [10) / 12 ]  11a) Impact of Bill H559  \$3.24  11b) Rx Rebates  (\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015  = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  1.033  13b) NY State HCRA Surcharge  1.011  14) Total Claim Cost as of Q3 2015  = [7) + 12) ] * 13) * 13a) * [1 + 13b) ] * 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change	•	1.220	
= 8b) * [9] * 9a) ]^[10] / 12]  11a) Impact of Bill H559 \$3.24  11b) Rx Rebates \$(\$11.24)  12) Trended Net Rx Claims PMPM as of Q3 2015 = 11) + 11a) + 11b)  13) Age/Gender Normalization Factor 10.972  13a) Industry Normalization Factor 1.033  13b) NY State HCRA Surcharge 0.25%  13c) Impact of Membership Growth/Decline on Experience Pd Claims 1.011  14) Total Claim Cost as of Q3 2015 = [7) + 12] * 13) * 13a) * [1 + 13b) ]* 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level Based on distribution of experience period members  16) Proposed Quarterly Rate Change  15.9%	10) Months of Trend to Q3 2015*	22	
11b) Rx Rebates       (\$11.24)         12) Trended Net Rx Claims PMPM as of Q3 2015       \$36.42         = 11) + 11a) + 11b)       0.972         13a) Age/Gender Normalization Factor       1.033         13b) NY State HCRA Surcharge       0.25%         13c) Impact of Membership Growth/Decline on Experience Pd Claims       1.011         14) Total Claim Cost as of Q3 2015       \$338.65         = [7) + 12) ] * 13) * 13a) * [1 + 13b) ]* 13c)       \$292.13         Based on distribution of experience period members       \$292.13         16) Proposed Quarterly Rate Change       \$15.9%	•	\$44.42	
12) Trended Net Rx Claims PMPM as of Q3 2015       \$36.42         = 11) + 11a) + 11b)       0.972         13a) Industry Normalization Factor       1.033         13b) NY State HCRA Surcharge       0.25%         13c) Impact of Membership Growth/Decline on Experience Pd Claims       1.011         14) Total Claim Cost as of Q3 2015       \$338.65         = [7) + 12] * 13) * 13a) * [1 + 13b) ]* 13c)       \$292.13         Based on distribution of experience period members       15.9%	11a) Impact of Bill H559	\$3.24	
= 11) + 11a) + 11b)  13) Age/Gender Normalization Factor  13a) Industry Normalization Factor  1.033  13b) NY State HCRA Surcharge  0.25%  13c) Impact of Membership Growth/Decline on Experience Pd Claims  1.011  14) Total Claim Cost as of Q3 2015  = [7) + 12) ] * 13) * 13a) * [1 + 13b) ]* 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change	11b) Rx Rebates	(\$11.24)	
13a) Industry Normalization Factor  1.033  13b) NY State HCRA Surcharge  0.25%  13c) Impact of Membership Growth/Decline on Experience Pd Claims  1.011  14) Total Claim Cost as of Q3 2015  = [7) + 12) ] * 13) * 13a) * [1 + 13b) ]* 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change	,	\$36.42	
13b) NY State HCRA Surcharge  0.25%  13c) Impact of Membership Growth/Decline on Experience Pd Claims  1.011  14) Total Claim Cost as of Q3 2015  = [7] + 12] * 13) * 13a) * [1 + 13b) ]* 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change	13) Age/Gender Normalization Factor	0.972	
13c) Impact of Membership Growth/Decline on Experience Pd Claims  1.011  14) Total Claim Cost as of Q3 2015  = [7) + 12) ] * 13) * 13a) * [1 + 13b) ]* 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level  Based on distribution of experience period members  16) Proposed Quarterly Rate Change  15.9%	13a) Industry Normalization Factor	1.033	
14) Total Claim Cost as of Q3 2015 \$338.65 = [ 7) + 12) ] * 13) * 13a) * [ 1+ 13b) ]* 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level \$292.13  Based on distribution of experience period members  16) Proposed Quarterly Rate Change 15.9%	13b) NY State HCRA Surcharge	0.25%	
= [7) + 12) ] * 13) * 13a) * [1+ 13b) ]* 13c)  15) Projected Net Revenue Collected at Q2 2015 Rate Level \$292.13  Based on distribution of experience period members  16) Proposed Quarterly Rate Change 15.9%	13c) Impact of Membership Growth/Decline on Experience Pd Claims	1.011	
Based on distribution of experience period members  16) Proposed Quarterly Rate Change  15.9%	•	\$338.65	
-, -, -,	• •	\$292.13	
= 14) / 15) -1	16) Proposed Quarterly Rate Change	15.9%	
	= 14) / 15) -1		

## Claim Projection & Proposed Rate Change by Product Type

Large Group VT HIC AR42 Rate Filing
For Effective Dates Beginning Between July 1, 2015 - September 30, 2015

## LG HIC Claim Projection and Proposed Rate Change

		Projected Net Revenue		
	Current Membership	Collected at Q2 2015 Rate Level	Total Normalized Claim Cost for Q3 2015	Proposed Change to Pure Premium
Non-HDHP	1,947	\$368.24	\$364.71	-1.0%
HDHP	4,169	\$292.13	\$338.65	15.9%
Total	6,116	\$316.36	\$346.95	9.7%

## 2015 Facility Unit Cost Trend

Hospital		% of IP	% of OP	2014 Unit	2015 Unit
State	Name	Utilization	Utilization	Cost	Cost Increase
VT	Brattleboro Memorial Hospital				
VT	Brattleboro Retreat				
VT	Carlos Otis Health Care				
VT	Central Vermont Physicians Medical Center				
VT	Copley Hospital (VMC)				
VT	Fletcher Allen Hospital				
VT	Gifford Medical Center				
VT	Mt. Ascutney Hospital				
VT	North Country Hospital				
VT	Northeast Vermont Regional Hospital				
VT	Northwestern Medical Center (VMC)				
VT	Porter Hospital				
VT	Rutland Regional				
VT	Southwestern Vermont Medical Center				
VT	Springfield Hospital				
NH	Alice Peck Day Hospital				
NH	Androscoggin Valley Hospital				
NH	Bedford Ambulatory Surgical				
NH	Capital Orthopaedic Surgery Center				
NH	Catholic Medical Center				
NH	Centers for Pain Solutions				
NH	Cheshire Medical Center				
NH	Concord Ambulatory Surgery Center, LLC				
NH	Concord Hospital				
NH	Cottage Hospital, Inc				
NH	Elliot Hospital				
NH	Elliot One-Day Surgery				
NH	Exeter Hospital				
NH	Franklin Regional				
NH	Frisbie Memorial Hospital				
NH	Healthsouth Rehab				
NH	Huggins Hospital				
NH	Lakes Region General Hospital				
NH	Littleton Regional Hospital				
NH	LRGHealthcare ASC at Hillside Medical Park				
NH	Mary Hitchcock Memorial				
NH	Monadnock Community Hospital				
NH	New London Hospital				
NH	Northeast Rehab				
NH	Parkland Medical				
NH	Portsmouth Regional Hospital				
NH	Southern NH Medical Center				
NH	Speare Memorial				
NH	St. Joseph Hospital				
NH	Upper Connecticut Valley Hospital				
NH	Valley Regional Hospital				
NH	Weeks Memorial				
NH	Wentworth Douglass Hospital				
NY	MVP Par NY Hospitals				
MA	Lahey				
	Other, CIGNA and Non-par Hospitals				

Unit Cost Trend 6.7% 5.9%

SERFF Tracking #: MVPH-129877690 State Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.002A Large Group Only - PPO

**Product Name:** VT LG HIC Existing Products 3Q/4Q 2015

Project Name/Number: /

## **Superseded Schedule Items**

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/13/2015		Supporting Document	Actuarial Memorandum	02/14/2015	3Q 2015 ACT MEMO HIC Large Group.pdf Appendices A-C.pdf Rolling 12 Medical and Rx Data - LG HIC.pdf Rolling 12 Medical and Rx Data - LG HIC.xlsx VT Experience Rated Addendum - 3Q 2015.pdf (Superceded) VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.pdf VT LG HIC Q3 & Q4 2015 Rate Filing - NO LINKS.xlsx

# MVP Health Insurance Company ("MVP") Experience Rated Addendum – 3Q/4Q 2015 Effective Dates

This document is an Addendum to MVP's 3Q/4Q 2015 Manual Rate Filing and Experience Rating Formula for products sold to employer groups with 51 or more eligible employees in the State of Vermont. This addendum and its appendices outline the rating factors discussed in the Experience Rating Formula. These factors are being filed as an addendum to the Manual Rate and Formula filings so they can be updated as deemed necessary by MVP without having to re-file the rating methodology.

Whenever possible, the rating factors contained herein will be based on actual MVP experience or they will be normalized to MVP's population.

#### **BASE MANUAL RATES**

Please see Exhibits 4a (base manual rates), 4b (medical riders), and 4c (Rx riders) of the accompanying manual rate filing for the net PMPMs of plans and riders being offered by MVP for 3Q/4Q 2015 effective dates.

#### **SIC FACTORS**

The industry factors in Appendix A will be applied to the manual rates based on the employer's industry.

#### **DEMOGRAPHIC FACTORS**

To more closely resemble the health risk of the employer's insured population, the manual pure premium will be adjusted to reflect differences in the demographic characteristics of a specific employer group compared to MVP's community pool for the chosen product. This demographic factor will be applied to both the base rate and riders.

With respect to the employer specific experience rate, there may be a situation where MVP will be the sole health plan offering and be required to adjust the experience to reflect anticipated health characteristics of the entire group versus just MVP's members who were enrolled in the previous year under a slice product offering. In this situation, MVP will develop a demographic factor relative of the entire group and compare that to the demographics of their existing employer membership.

The demographic factors are in Appendix B. A per member demographic factor is calculated as the weighted average subscriber age/sex factor / weighted average subscriber average contract size.

## HRA/HSA DEDUCTIBLE FUNDING FACTORS

The additional risk charge applies when a group funds a plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. The manual rate adjustment factors are in Appendix C.

## **POOLING CHARGES**

Each group is charged a pooling charge and all claims above the applicable attachment point are removed from their claim data. The charge is based on the following table:

Pooling Point	Pooling Charge
\$75,000	10.6%
\$80,000	9.8%
\$85,000	9.1%
\$90,000	8.5%
\$100,000	7.4%
\$125,000	5.5%
\$150,000	4.2%
\$175,000	3.3%
\$200,000	2.7%
\$250,000	1.9%
\$300,000	1.3%
\$350,000	1.0%
\$400,000	0.7%
\$450,000	0.6%
\$500,000	0.5%

Group size will be considered when selecting the appropriate pooling charge. The Max pool level is the maximum amount MVP will allow for a given group size:

Avg. Subscribers	Max Pool Level
Up to 100	\$100,000
100-299	\$150,000
300-499	\$200,000
500-999	\$250,000
1,000-1,499	\$300,000
1,500-2,499	\$400,000
2,500 and up	\$500,000

## TREND FACTORS

The following trends are used to project historical experience of the group to the proposed rating period. Exhibit 1 and Exhibit 2 are developed by applying the appropriate pro-rated calendar year trend factors from the midpoint of the experience period to the midpoint of the rating period. Paid trends are calculated by multiplying the applicable allowed trend times the leveraging factor for a given product type.

Year	Allowed Medical Trend	Pharmacy Trend
2013	4.8%	3.0%
2014	8.6%	14.5%
2015	5.3%	16.9%
2016 & Beyond	5.3%	16.3%

	HDHP	Non-HDHP
Annual Leveraging Factor	1.0%	0.7%

## **NETWORK ADJUSTMENT FACTOR**

This adjustment reflects changes with respect to the differences in network providers, contractual provider reimbursement rates, the degree of medical management for MVP versus other carriers, gatekeeper versus no

gatekeeper, and referral versus open access. For those accounts enrolled in MVP, this factor will primarily represent differences in provider contractual arrangements. If the experience is coming from another carrier, the adjustment may reflect all of the items above. MVP will make every effort to develop actuarial adjustments that properly determine the appropriate factor to reflect the expected experience of the group.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

#### **BENEFIT ADJUSTMENT FACTOR**

The purpose of the benefit adjustment is to reflect any difference between the benefits inherent in the group's historical claims experience period and the groups expected benefit plan for the prospective benefit period. This includes medical benefits and pharmacy benefits.

Based on filed manual rates, the underwriter will determine the value of the benefit adjustment factor by analyzing the actuarial equivalent difference in benefits. As it relates to a new group having experience from another carrier, the underwriter will use their best efforts to match up prior benefits to a currently filed benefit to determine the actuarial equivalent difference in benefits. In some cases, this may require interpolating between two manual rates, extrapolating from the filed manual rates, using other sources such as the Milliman USA guidelines, or other internal pricing models.

Other adjustments in this category may include benefit mandates. That is, mandated benefits that will be included in the future benefits, but not reflected in the group's experience.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

## PHARMACY REBATE FACTOR

Pharmacy rebates are received periodically. The pharmacy rebate factor of 0.91 is used to account for this reduction in pharmacy costs. This reduction will only apply if the paid pharmacy claims do not already reflect pharmacy rebates. In the case where the employer group is not a MVP group, the underwriter will determine if the claims data provided includes or excludes rebates from the other carrier.

## **PERIOD WEIGHT**

Period Weight is determined by the underwriter. The underwriters follow a general protocol for deriving the weights to apply for the Period Weight portion of the experience rating formula. Most groups are rated using 12 months of historical data and therefore, the period weights are not applicable. For the smaller of the large groups, the underwriter will consider extending the historical look back to 24 months, if the data is available, in order to provide a more stable block of data from which to do the rating. In these cases, the underwriter will generally give an 80% weight to the most recent 12 months of data and a 20% weight to the prior period of data. These weights may vary, however, and could be 50% / 50% if the underwriter feels more weight should be given to the older data. This may be the case if the current 12 months are exceptionally higher or lower than the prior period.

## **CREDIBILITY WEIGHT**

Based on MVP's product guidelines for offering a prospective experience rate, an employer must have (or project) a minimum of 51 eligible employees for the proposed rating period. However, consistent with industry rating practices, a smaller sized experience rated groups should not be considered as producing 100% credible claims information. To protect the employer from significant rate fluctuation from year to year, MVP will be applying a credibility weight to the group's claim experience.

In determining a group's quoted rate, a weight will be given to the group's claims experience based on the number of member months in the experience period. The complement of the weight will be applied to the manual rate. The blended rate is one that will be quoted to the employer group. Below are the base credibility weightings:

Member Month Range	Credibility Factor
0 to 599	0%
600 to 2,400	20%
2,401 to 3,700	30%
3,701 to 4,900	40%
4,901 to 6,100	50%
6,101 to 7,300	60%
7,301 to 8,500	70%
8,501 to 9,700	80%
9,701 to 12,200	90%
12,201 and over	100%

These experience credibility weightings can be adjusted downward based on underwriter's judgment in the following circumstances:

The employer group has provided less than 12 months of incurred claims data or data is not provided for all services or employees – Generally, a minimum of one full calendar year of incurred claims data for all populations and covered services included in the quote is desired to underwrite a case. In the event less than 12 months of data is available, the underwriter can adjust the credibility table downward, not to be less than 0%.

The employer group has had membership change by 50% or more since the experience period – With a significant membership change, the historical claims experience may no longer represent the group's current population. If the membership has changed by more than 50% from the experience period to the rating period, the underwriter may override the table above to reduce credibility downward, not to be less than 0%.

The most recent experience data provided is too old – Generally, from the mid-point of the experience period to the mid-point of the rating period should not be older than 24 months. If the more recent period of data is older than 24 months, the underwriter may adjust the credibility table downward, not to be less than 0%.

MVP may also make an upward adjustment to the table if the group has a favorable group risk assessment. The credibility percentage will never exceed 100%.

## **UNDERWRITING JUDGMENT/GROUP RISK ASSESSMENT**

Underwriting judgment will be used by the underwriter in determining inputs to the rating formula or to modify the result depending on the circumstances of the case, the data available, or the quality of the available data.

Adjustments may be made due to items such as poor claim and enrollment experience data being presented for new groups, the group's claim trend being historically different than the averages, variability in claims experience, participation levels/group size changes, plan sponsor contribution levels, number of plan offerings, plan sponsor and covered population stability, and plan sponsor persistency. Adjustments may be both positive and negative, but will not be larger than 10% in either direction.

## **NETWORK ACCESS FEES AND OTHER FEES**

MVP has a contracted network access fee with a rental network in the event a group has members that live outside of MVP's service area. The net access fee is \$0 PEPM for just those subscribers who live outside of the service area.

## **COVERED LIVES ASSESSMENT**

This is a New York State assessment passed on to groups in premium rates. The 2015 CLA rates are obtained from the Department of Financial Services (DFS) website.

	2015 Actual	
Region	Individual	Individual
New York City	\$16.49	\$16.49
Long Island	\$5.36	\$5.36
Northern Metro	\$3.42	\$3.42
Northeastern	\$3.42	\$3.42
Utica/Watertown	\$0.76	\$0.76
Central	\$4.59	\$4.59
Rochester	\$8.75	\$8.75
Western	\$3.16	\$3.16

MVP will calculate the CLA with the group information that is available. For example, on a new business case, the number of single contracts by location may not be available. In that case, the CLA may have to be estimated based on the group's overall number single and family contracts and assume the same ratio exists in each region.

#### **HCRA ASSESSMENT**

This is another New York State assessment based on Hospital claims. A charge of 0.25% will be applied to the experience of new business quotes; this is consistent with the amount reflected in the manual portion of the rate.

## **RETENTION EXPENSES**

Non-claim cost expenses must be added to the premium rates and can be per member per month (PMPM) charges, percent of paid claim charges, or percent of premium charges. The following tables reflect the retention loads:

## Percent of Premium Retention:

General Administration = 9.5%
Bad Debt = 0.25%
Premium Tax = 2.0%
Contribution to Surplus = 2.0%
VT Vaccine Assessment = 0.6%
Broker Loads = group specific

## Percent of Paid Claim Surcharges:

VT Paid Claims Surcharge = 0.999%

## **Fixed Dollar Retention**

PMPM = \$0

## Percent of Premium ACA Assessments:

Insurer Tax - 2.0%

## **PMPM ACA Assessments:**

Federal ACA Reinsurance/Treasury Assessment: 2015 coverage dates = \$3.67, 2016 coverage dates = \$2.25

Comparative Effectiveness Research Tax - \$0.17

## **EMPLOYER SPECIFIC PREMIUM RATES**

The experience rating formula filing details the calculation of employer specific premium rates by using employer specific information. In the event the employer group cannot supply sufficient information to calculate employer specific conversion factors, the following community load ratios will be used:

Single=1.0 Double=2.0 Family 2 tier=2.5 Family 3 tier=2.6 Family 4 tier= 2.8 Parent Child 4 tier= 1.9

#### RETROSPECTIVE RATING

The risk charges for a group choosing to be rated retrospectively are outlined below:

(NO DEFICIT CARRY FORWARD/80% SURPLUS REFUND FOR GROUPS 251+, 50% REFUND FOR GROUPS LESS THAN 251)

Groups with 1,000+ enrolled subscribers = 1.01

Groups with 251-999 enrolled subscribers = 1.01

Groups with 51-250 enrolled subscribers = 1.01

#### MINIMUM PREMIUM FUNDING ARRANGMENTS

The following table shows the Claims Fluctuation Margin (CFM) available for groups of different sizes. The appropriate level of CFM will depend on the group's size and risk assessment. Groups that are smaller with a higher risk assessment will have a higher CFM. Because of the risk involved with minimum premium funding, at the smaller group size, the underwriter will use judgment to determine if minimum premium funding is allowed.

Group Size	CFM
100-249	120%, 125%, or 130%
249-499	115%, 120%, or 125%
500-999	110%, 115%, or 120%
1,000+	105%, 110%, or 115%

## **ACTUARIAL CERTIFICATION**

I believe the rating factors described herein are consistent with industry norms, follows sound actuarial and underwriting principals, and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Matthew Lombardo, FSA, MAAA

Actuarial Manager, Commercial Pricing

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**MVP Health Insurance Company**